

# A Housing Plan for the Southern New Hampshire Subregion



DERRY  
COLL  
363.5  
hop

Southern New Hampshire Planning Commission  
Manchester, New Hampshire  
December, 1977







# **A HOUSING PLAN FOR THE SOUTHERN NEW HAMPSHIRE SUBREGION**

Prepared  
by

**SOUTHERN NEW HAMPSHIRE PLANNING COMMISSION**  
815 Elm Street, Manchester, N.H 03101

December, 1977

The preparation of this document was financed in part through Comprehensive Planning Assistance Grants from the State of New Hampshire and the U. S. Department of Housing and Urban Development.

Derry Public Library  
Derry, New Hampshire



# A HOUSING PLAN FOR THE SOUTHERN NEW HAMPSHIRE SUBREGION

Prepared

by

SOUTHERN NEW HAMPSHIRE PLANNING COMMISSION  
615 Elm Street, Manchester, N.H. 03101

December, 1977

The preparation of this document was financed  
in part through a grant from the Planning Assistance  
Grants from the State of New Hampshire and the U.S.  
Department of Housing and Urban Development.

Copy

Copy to [illegible]



# SOUTHERN NEW HAMPSHIRE PLANNING COMMISSION

## MUNICIPAL MEMBERS

City of Manchester

Town of Auburn

Town of Bedford

Town of Candia

Town of Derry

Town of Goffstown

Town of Hooksett

Town of New Boston

## REPRESENTATIVES

Ald. Peter Parady  
Raymond Closson  
Edward Mason  
Murray Grant

Philip Hujar  
Roland White  
Donald Marzloff (Alt.)

Eugene M. VanLoan, Jr.  
Paul Goldberg

Mrs. Emma Hall  
John Goodrich

Frederick Tompkins  
Benjamin Newell  
Mrs. Carolyn Johnson  
Mrs. Janet Conroy (Alt.)  
Howard Dearth (Alt.)

Arthur Rose  
Milton Meyers

Ray Langer  
Ms. Margaret Fitz  
Richard Marshall (Alt.)  
Douglas Mealey (Alt.)

Mrs. Nonah Poole  
Dr. Samuel Brooks

## OFFICERS AND EXECUTIVE COMMITTEE

Chairman:	Frederick Tompkins
Vice-Chairman:	Edward Mason
Secretary:	Mrs. Nonah Poole
Treasurer:	Ray Langer
Member:	Eugene M. VanLoan, Jr.
Member:	Raymond Closson
Member:	Philip Hujar
Member:	Arthur Rose



COMMISSION  
STAFF

Executive Director

W. Ray Walker

Assistant Director

James W. Tethers

Planner III

Cutler L. Brown

Planner III

Manindra N. Sharma

Planner II

F. Thomas Fudala

Planner II

Thomas G. Kizis\*

Planner I

James M. Mehron

Draftsman III

Stephen E. Scarcello

Sec./Bookkeeper

Mrs. Leonore M. Moniz

Clerk Stenographer

Mrs. Cynthia Brown

\* Resigned during preparation of report.



# ABSTRACT

**TITLE:** A Housing Plan for the Southern New Hampshire Subregion.

**SUBJECT:** Housing Policies and Programs based on an assessment of the needs of all income groups.

**DATE:** December, 1977

**AGENCY:** Southern New Hampshire Planning Commission

**HUD CONTRACT NO.:** CPA NH 01-00-1008

**ABSTRACT:** This plan presents goals, policies and programs to guide housing development in the Southern New Hampshire Subregion. The goals and policies section of the report puts forward regional policies and general policy guidelines which individual communities may decide to follow in developing housing plans for individual jurisdictions. Developed for the year 1985, this plan indicates the nature of current and future housing needs expected to be felt by individual communities in the subregion. A set of programs appropriate to address the needs of all groups is outlined in the plan. The public and private partnership has been viewed as a key element in the success of this plan.



ABSTRACT

TITLE:

SUBJECT:

DATE:

AGENCY:

HUB CONTRACT NO: CTA 61-50-1001

ABSTRACT:

This plan presents goals, policies and programs to guide housing development in the Southern New Hampshire region. The goals and policies section of the report sets forth regional policies and general policy guidelines which individual communities may decide to follow in developing housing plans for individual families. Developed for the year 1975, this plan indicates the nature of current and future housing needs expected to be felt by individual communities in the region. A set of program objectives to address the needs of all groups is outlined in the plan. The public and private partnership is seen as a key element in the success of this plan.



# CONTENTS

LIST OF TABLES	vii
LIST OF FIGURES	vii
INTRODUCTION	ix
SNHPC INVOLVEMENT IN HOUSING PLANNING	ix
PURPOSE OF THE PLAN	xi
ORGANIZATION	xi
SUMMARY	xi
SECTION I - OVERVIEW	1
Housing Characteristics	1
Number of Units	1
Type of Housing	3
Tenure	5
Occupancy Characteristics	6
Housing Costs	6
Vacancy	8
Housing Condition	10
Age of Housing	10
Substandard Units	11
Overcrowding	12
Overpaying	13
Lack of Choice of Res. Location	13
Low and Moderate Income Housing	14
Summary of Background	14
SECTION II - ISSUES, ALTERNATIVES, GOALS AND POLICIES	17
Issues	17
Alternatives	20
Goals, Sub-Goals and Policies	20
SECTION III - HOUSING NEEDS: CURRENT AND PROJECTED	23
Identification of Low and Moderate Income Households	23
Projected Housing Needs and Demand	25



Type of Demand	29
Distribution of Low and Moderate Income Housing Units	35
Housing Allocation Factors	38
 SECTION IV - HOUSING IMPLEMENTATION PROGRAMS	43
Federal/State Funding Support	43
Program Options	45
Annual Objectives	52
Fiscal Year 1979	52
Fiscal Year 1980	55
 SECTION V - PROGRAM EVALUATION AND REVIEW	59
Monitoring and Evaluation	59
Future Updates	60
Review of Housing Proposals	60
 SECTION VI - COORDINATION PROCEDURE AND MECHANISM	69
Southern New Hampshire Planning Commission	69
Local Governments	71
Builders and Developers	72
Financial Institutions	73
Citizen Involvement	74
State of New Hampshire	75
Federal Government	76
 ASSESSMENTS	79
Environmental Assessment	81
Historic Preservation Assessment	87
Citizen Participation Assessment	91
 APPENDIX	93



## LIST OF TABLES

Table 1	Housing Units in the Southern New Hampshire Subregion 1970-76	2
Table 2	1970 Vacant Units in the Southern New Hampshire Subregion	9
Table 3	Low and Moderate Income Households Currently Inadequately Housed By Community, 1977	24
Table 4	Population Per Household 1970-2000	27
Table 5	Estimate of Dwelling Units Needed 1985	28
Table 6	1985 Total Housing Needs	30
Table 7	Estimated Increase in Households in the Southern New Hampshire Subregion, 1977-85 by Family Types and Income	32
Table 8	Estimated Increase in Housing Demand and Need as a Result of New Growth	33
Table 9	Housing Allocation Factors	41
Table 10	Summary of Weightings and Allocation of Low and Moderate Income Housing	42

## LIST OF FIGURES

Figure 1	Southern New Hampshire Subregion	4
Figure 2	Allocation of Housing by Community	36



LIST OF TABLES

Table 1: Housing Units in the Southern New Hampshire Subregion 1970-75

Table 2: 1975 Vacant Units in the Southern New Hampshire Subregion

Table 3: Median Annual Income Households

Table 4: Population for Households 1970-2000

Table 5: Median Annual Income Households

Table 6: Median Annual Income Households

Table 7: Median Annual Income Households

Table 8: Median Annual Income Households

Table 9: Median Annual Income Households

Table 10: Median Annual Income Households

Table 11: Median Annual Income Households

Table 12: Median Annual Income Households

Table 13: Median Annual Income Households

Table 14: Median Annual Income Households

Table 15: Median Annual Income Households

Table 16: Median Annual Income Households

LIST OF FIGURES

Figure 1: Southern New Hampshire Subregion

Figure 2: Allocation of Housing by Community



## INTRODUCTION

Housing is basic to the quality of life in the Southern New Hampshire Subregion. Although the subregion as a whole has not been faced with acute shortages of housing as seen in other parts of the country, still the housing problem exists in certain segments of the population. A closer investigation of the housing market in the subregion reveals the following factors which are responsible for causing the housing problem: 1) this subregion faces an unprecedented demand for housing in the immediate future; 2) inadequate supply of lower cost housing which is in good condition; 3) low and moderate income housing is largely concentrated in Manchester (other towns in the subregion are unwilling to live up to their share of responsibility); 4) middle income persons are increasingly unable to afford housing suitable to their needs. The decline in real income combined with a sharp increase in housing cost has caused the cost of housing to increase for many families; 5) a very small amount of vacant buildable land zoned for small lot single family homes and for multi-family structures; 6) a prevailing attitude against small lot single family development, as representing an inferior or potentially threatening form of land use; 6) lack of multi-family rental zoning in the regulations of surrounding towns; 7) changing life style such as later marriages, frequent divorces is creating a demand for a disproportionately large number of dwelling units.

## SNHPC INVOLVEMENT IN HOUSING PLANNING

In accordance with RSA 36:45, the SNHPC is responsible for the preparation of a coordinated plan for the development of this subregion. Housing is one of the major elements in land use planning activities. Therefore, if the Commission is required to prepare a land use plan, a housing plan which deals with the factors causing the problem becomes an inseparable element.

The SNHPC began its housing planning efforts in 1971. In its application for Federal Urban Planning Assistance Grant to the Department of Housing and Urban



Development, the Commission stated its objective as follows:

"Develop a housing operations program with particular emphasis on increasing the supply of housing for low and moderate income families; identify the dimensions of the area's housing needs; eliminate, where possible, governmental constraints which restrict free choice in housing."

The inclusion of the above objective resulted from not only the SNHPC's willingness to study and recommend improvements to the housing market, but because the 1968 HUD Act required all planning grant recipients to prepare a "housing element as a part of the Comprehensive Land Use Plan". The net result of this was the completion of a housing study for Manchester and five contiguous municipalities.<sup>1</sup>

Since the completion of the housing study the federal regulations relating to housing planning have been revised. The Community Development Act of 1974 provides that "a recipient of '701' assistance must carry out an ongoing comprehensive planning process which shall include, as a minimum, a housing element and a land use element. Since the SNHPC is the recipient of '701' planning funds, therefore, it has to prepare a housing plan and a land use plan.

The Commission's interest in housing planning has been aroused by two reasons: 1) statutory requirements and 2) radical changes observed recently throughout the subregion. The intensity of housing activity, although numerically adequate, has not been responsive to the needs of the total population. No single municipality can provide the type and variety of housing which

<sup>1</sup> A Look at Housing Today and in 1995, SNHPC, September, 1972.



meets the needs of its people. A regional solution is therefore required.

**PURPOSE OF THE PLAN** The purpose of the Housing Plan is to specify the housing element of the Land Use Plan. The Plan attempts to integrate a wide choice in housing types within the political framework necessary for providing them. Upon examining the past and current housing situation in the subregion, the plan identifies specific public and private actions that are necessary to achieve the future housing goals. The Plan provides the elected officials a framework for decision making leading to a range of housing programs designed to meet the varying needs of municipal governments.

**ORGANIZATION** This plan is divided into six major sections:

Section 1 is an analysis of the background data;

Section 2 is a discussion of goals, sub-goals and policies that should be adopted to achieve this plan;

Section 3 presents housing needs and their distribution (current and projected) with the allocation formula;

Section 4 presents the implementation programs and annual objectives.

Section 5 is an outline procedure of future monitoring and review of all new housing development.

Section 6 indicates the coordination necessary for the successful implementation of this plan.

**SUMMARY** . Existing problems for middle, moderate and low income housing include: tight vacancy rates; high cost; substandard quality; "overpayment"; lack of



housing choice and concentrations of low income families and the elderly citizens.

Using the most realistic growth alternative for determining the 1985 housing requirement the following points emerge:

- . Between 1977 and 1985 there will be a need for 10,229 new housing units in the Southern New Hampshire Subregion.
- . 8,327 of these units are needed due to population growth, and 1,902 to replace substandard units and to maintain an adequate vacancy rate.
- . 2,369 units of assisted housing are needed -- 1,051 representing new construction and 1,318 using the existing units.
- . 3,177 units of market apartments for moderate and middle income families and 6,001 units of single family units are needed.
- . During the plan period a large part of the population increase and new households will be either young couples, small families, or elderly individuals. The needs of these groups can be best met by the construction of smaller units -- apartments, town houses -- at moderate price levels that they can afford.
- . The development of condominium "row houses" together with open space provisions could provide a significant alternative to the detached single family dwelling.
- . Some of the substandard dwelling units can be rehabilitated and used for the family or elderly subsidized housing units, and for market housing as well.



# SECTION I

## OVERVIEW

The housing market in the southern New Hampshire sub-region has undergone dramatic changes over the last seven years. On a drive through Bedford, Derry, Goffstown, Hooksett, Londonderry and Manchester, certain visual signs indicate that changes are taking place (at a relatively faster pace) in the local housing market. Garden apartments, townhouses, elderly high-rise apartments, medium to high priced single family developments all have arrived in the past seven years. The other towns in the subregion are also experiencing the rippling effect of the above construction boom. With the exception of 1974, (a year which experienced the most severe effects of inflation) single family construction activities have been reasonably consistent and been accompanied by rapid escalation in construction and land costs.

The purpose of this section is to provide an overview of housing facts and figures, past trends and present figures which form the basis for determining future planning needs for housing in the southern New Hampshire subregion. Data on basic characteristics of the housing, major indicators of housing conditions and the availability of low and moderate income housing all are being analyzed to identify the special characteristics of this subregion's housing. Through the analysis of the strengths and weaknesses of the housing market, a series of more precisely defined goals, policies and programs will emerge which address present problems and future needs.

## HOUSING CHARACTERISTICS NUMBER OF UNITS

In 1976 there were about 56,000 year round dwelling units in the subregion. This represents an increase of 23 percent over 1970 U. S. Census counts of dwelling units in the region. (See Table 1)



TABLE 1

# HOUSING UNITS IN THE SOUTHERN NEW HAMPSHIRE SUBREGION 1970-1976

	1970			Units Built 1970-1976	1976		
	Yr. Round Renter	Housing Owner	Units Total		Yr. Round Renter	Housing Owner	Units Total
Auburn	85	562	647	174 ( 1.6) *	85	736	821
Bedford	154	1531	1685	550 ( 5.2)	154	2081	2235
Candia	44	545	589	200 ( 1.9)	68	721	789
Chester	46	383	429	93 ( 0.9)	46	476	522
Deerfield	38	371	409	132 ( 1.2)	38	503	541
Derry	1155	2662	3817	2054 (19.3)	2285	3586	5871
Goffstown	426	1886	2312	450 ( 4.2)	496	2266	2762
Hooksett	244	1433	1677	619 ( 5.8)	595	1701	2296
Londonderry	231	1387	1618	1840 (17.3)	916	2542	3458
Manchester	15016	15345	30361	3548 (33.4)	17579	16330	33909
New Boston	82	317	399	106 ( 1.0)	90	415	505
Raymond	178	823	1001	682 ( 6.4)	216	1467	1683
Weare	69	538	607	184 ( 1.7)	73	718	791
TOTAL	17768 (39%)	27783 (61%)	45551 (100%)	10632 100.0	22641 (40%)	33542 (60%)	56183 (100%)

\*Indicates percent  
of total increase,  
or 10,632.



During 1970-1976, 33 percent of the new housing units were built in Manchester; 34 percent in the immediate surrounding communities of Manchester; 33 percent in the outer ring. (See Figure 1) During this period Manchester experienced 22 percent of the population growth of the region. Manchester's large share of the construction boom can be explained by: 1) the increase in apartment building resulting from price dislocations; and 2) the developmental policies that were followed by some of the surrounding communities.

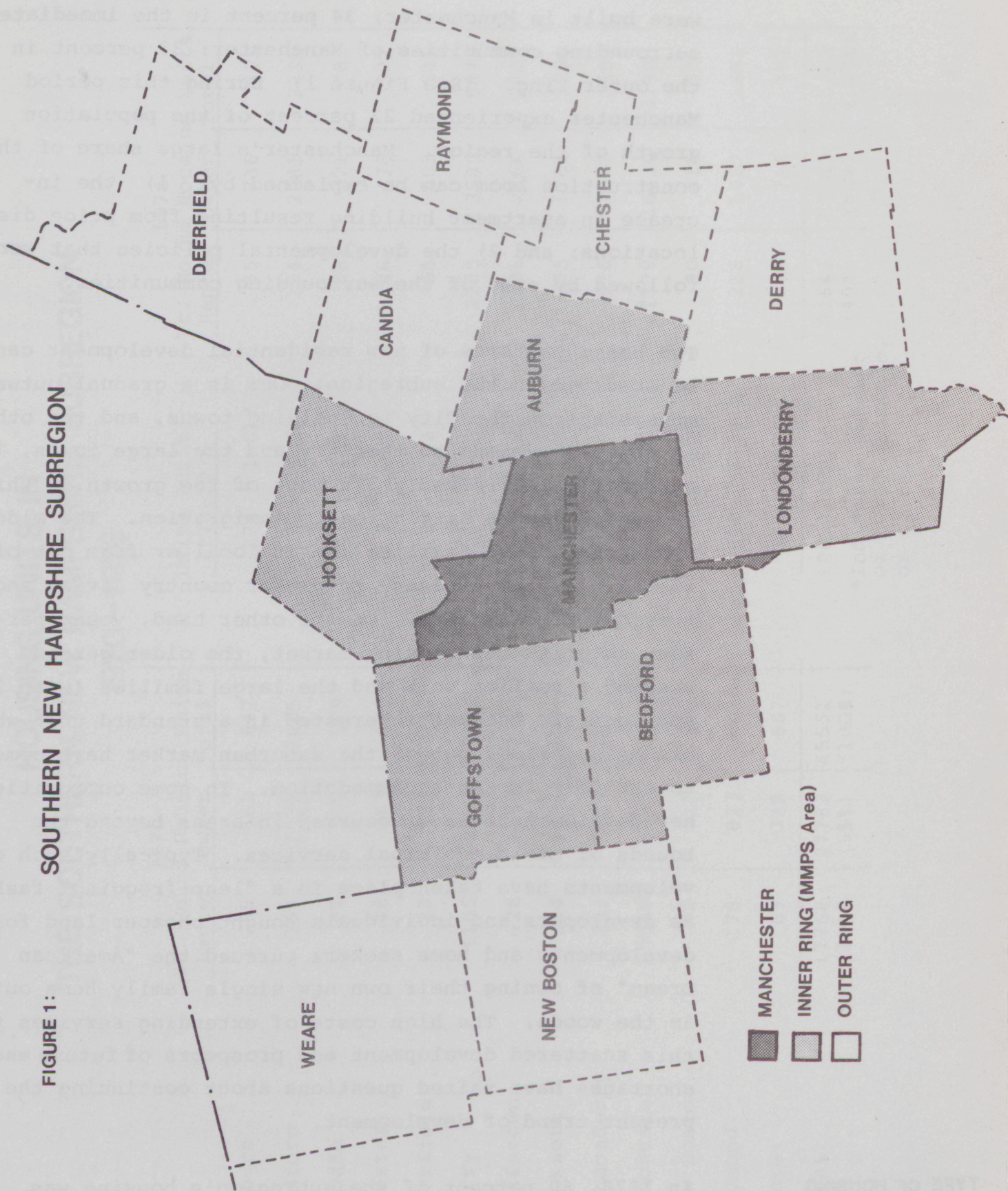
Two basic patterns of new residential development can be observed in the subregion: One is a gradual outward movement from the City to outlying towns, and the other is inward movement to the City and the large towns, (e. g. Derry). In recent years most of the growth in this subregion can be attributed to immigration. The middle and upper income families (be it local or from out-of-state) have the tendency to prefer country living and stay out of city life. On the other hand, young persons entering the housing market, the older persons seeking a smaller unit and the large families (with low and moderate income) interested in a standard unit who are being priced out of the suburban market have come to the City for an accommodation. In some communities, new developments have occurred in areas beyond the bounds of basic municipal services. Typically such developments have taken place in a "leap-frogging" fashion, as developers and individuals sought cheaper land for developments and home seekers pursued the "American Dream" of owning their own new single family home out in the woods. The high costs of extending services to this scattered development and prospects of future energy shortages have raised questions about continuing the present trend of development.

#### TYPE OF HOUSING

In 1976, 60 percent of the subregion's housing was single family units, and 40 percent multi-family units. With the growth of housing since 1970, the proportion of single family to other housing types has decreased.



FIGURE 1:  
SOUTHERN NEW HAMPSHIRE SUBREGION





somewhat from 61 to 60 percent. Excluding Manchester the proportion of single-family homes in the surrounding towns (as a total) experienced more pronounced decrease from 82 to 78 percent. However, this decrease is not uniformly distributed. In some of the towns such as Derry, Londonderry and Hooksett the ratio of multi-family housing development has been quite substantial. During the last seven years, 55 percent of the residential growth in Derry has been in the multi-family category; in Hooksett, 57 percent and in Londonderry, 37 percent. Compared to other regions with similar size and urban character, the percentage of single family housing in this subregion as a whole is neither unusually high nor low. However, some of the towns are not receptive to multi-family developments. If Manchester and other towns, who at the present time are receptive to such growth were to decide to limit or deny multi-family development completely, there would be serious consequences.

#### TENURE

The rate of homeownership in this subregion has remained almost constant at 60 percent since 1970. Forty (40) percent, or 22,641 of the total year round housing units (56,183) are rental units. In 1976, 78 percent of the subregion's rental units were located in Manchester and 10 percent in Derry. Fifty-two (52) percent of the Manchester units were rental units and 39 percent of Derry's housing was rental units. The towns of Londonderry and Hooksett both had 26 percent rental units in their total housing. In all other towns, the vast majority of units were privately owned houses. A case in point is Bedford, with 93 percent in this category. Mobile homes and condominiums offer new opportunities which constitute a form of homeownership in a traditional renter's market. Neither of the above have received any strong acceptance in the subregion. There are a few condominium units in Manchester, Derry and Londonderry. It seems the lack of progress in condominium development stems from a combination of factors: 1)



poor marketing on the part of the developers, 2) price of a condominium is too high and in some cases more than a comparable single family home, 3) most of the outlying towns are non-receptive to the idea of multi-family or high density development, 4) urban living style is not so popular in this subregion, and 5) there is plenty of vacant land available for single family housing developments. However, should the energy situation change drastically and a lot of high paying jobs become available in the subregion, this new form of tenure may be on the increase.

#### **OCCUPANCY CHARACTERISTICS**

In 1970, the median number of persons per household in the subregion was 3.47, which was substantially higher than the national average of 3.14. As expected, Manchester exhibited a lower occupancy characteristic (3.14) compared to any other town in the subregion. New Boston had the highest rate (3.79). Household sizes have been declining over the years. In Manchester, a survey revealed that in new housing developments, the average number of persons per unit has decreased to 2.7. The town officials and the builders/realtors share the view that a similar trend is being experienced in the towns. However, the size of households in towns continues to be larger than the city's. The overall decrease in household size may be partially attributed to recent changes in life styles, including young people living alone; increasing divorces; and more couples choosing to have fewer children or none at all.

#### **HOUSING COSTS**

Housing costs in the subregion vary considerably. According to various builders and realtors interviewed by the staff of the Manchester City Planning Board, the average cost of a new single family home was \$24,500 in 1970. A recent survey (March 1977) of residential properties for sale in Manchester and in the surrounding communities indicates a sharp increase over 1970 prices. The median price of an old single family (3 bedroom) house in Manchester was \$36,750 representing a 50 percent increase in constant dollars over the 1970 price.



In the surrounding towns, the median price of an old house was \$49,900. Appendix I shows quite a price fluctuation in residential properties for sale amongst various towns within the subregion. There are two possible explanations for the price difference of a single family house in Manchester and in any other town:

1. Average lot size in Manchester is 0.27 acres whereas the minimum lot size in the surrounding towns is more than an acre. In other words, the sale price of a single family home in a surrounding town does include the cost of land (which is substantial).
2. Manchester's average age of buildings (for sale) is 26 years while in the surrounding towns the average age of a building is 10 years. Consequently a similar size house in Manchester would generally cost less than it would in a surrounding town. The exception to the above would be those old structures which typify traditional New England architecture.

The price of a newly built single family home according to realtors in this area, is between \$38,000-\$42,000. This is lower than the national average (U. S. Census Bureau indicates the average price is now more than \$50,000). The median household income during this period (1970-76) did increase but not to the extent the cost of housing did. The high interest rate added with increased land values, building material (and labor) etc. makes it necessary for a family to have an income between \$20,000 to \$25,000 in order to own a house.

Rental costs are also high in the area. According to the 1970 U. S. Census, the median gross rent for apartments in the Manchester area was \$92/month. During the fall of 1973, the Manchester City Planning Board conducted a survey of apartments. The average gross rent for old apartments in Manchester was \$156/month. How-



ever, the median rental for a newly built (non-subsidized) apartment was \$178/month. From the survey results of 1975 and 1976 it appears that a two bedroom apartment would now cost about \$190/month which is a 10 percent annual increase. The rents in new apartments, it was learned, have also increased in the same proportion. The rapid rise in housing cost, and the decision of some towns to disallow apartment construction is "pricing out" many families from the housing market. At the risk of paying more than 25 percent of their income, low and middle income families who must rent, are trying to find accommodations in Manchester in standard or substandard units.

#### VACANCY

According to the 1970 Census, vacancy rates for sales units in the subregion was 9.91 percent, and the vacancy rate for rental housing was 5.96 percent. The overall vacancy rate for the year round dwelling units in the subregion was 4.9 percent. The analysis of vacancy rates (of units for sale and rent) in the subregion as a whole indicated they were close to the standard vacancy rates (prescribed by the Federal Housing Administration). The town by town analysis however indicates either "too many" or "too few" vacant units in the housing market.

From Table 2, one may infer that there were "too many" vacant single-family houses in the towns of Auburn, Chester, Deerfield, Londonderry and New Boston and there was an excess supply of renter units in the towns of Candia, Derry, Goffstown, Hooksett, Londonderry and Raymond. Without knowing the exact locations of these vacant units and their physical conditions, it is difficult to analyze the reasons for such a high vacancy. In Manchester 10 percent of the vacant rental units were lacking adequate plumbing facilities. Therefore, it was reasonable to expect the actual number of standard vacant units was lower than the figures indicate. The same logic can probably be



TABLE 2

# 1970 VACANT UNITS IN THE SOUTHERN NEW HAMPSHIRE SUBREGION

<u>Communities</u>	<u>Owner Occupied Units</u>	<u>Renter Units</u>	<u>Vacant for Sale</u>	<u>Vacant for Rent</u>	<u>Other Vacant</u>	<u>Total Yr. Rd. D. U.s</u>
Auburn	519	81	10 (1.9)	4 ( 4.9)	33	647
Bedford	1467	147	12 (0.8)	7 ( 4.8)	52	1685
Candia	494	35	4 (0.8)	9 (25.0)	47	589
Chester	366	46	11 (3.0)	0	6	429
Deerfield	323	38	10 (3.0)	0	38	409
Derry	2510	1041	44 (1.75)	114 (10.9)	108	3817
Goffstown	1856	396	5 (0.2)	30 ( 7.6)	25	2312
Hooksett	1388	218	13 (0.93)	26 (11.9)	32	1677
Londonderry	1312	211	30 (2.3)	20 ( 9.5)	45	1618
Manchester	14855	14229	101 (0.7)	801 ( 5.4)	375	30361
New Boston	284	82	8 (2.8)	0	25	399
Raymond	725	163	5 (0.7)	15 ( 9.2)	93	1001
Weare	<u>439</u>	<u>69</u>	<u>5 (1.1)</u>	<u>0</u>	<u>94</u>	<u>607</u>
TOTAL	<u>26538</u>	<u>16756</u>	<u>258 (0.9)</u>	<u>1026 ( 5.9)</u>	<u>973</u>	<u>45551</u>

- Note:
1. Figures in parenthesis indicate vacancy rates.
  2. "Other Vacant" includes units sold or rented but not yet occupied by the new owner or renter, units held for occasional use of the owner, and units being held off the market for other reasons.



applied to other towns where information on substandard vacant units could not be determined.

In 1976, the overall vacancy rate of the subregion had decreased to 2.6 percent. With the exception of those communities where R. L. Polk's Profile of Change data was available, the 1970 vacancy data were applied. In most cases, the local officials consider 1970 vacancy data too high for computing 1976 vacancy rates. Even with such liberal estimation, all of the towns and the City of Manchester showed a substantially low vacancy rate: Auburn (1.7%); Bedford (2.4%); Chester (2.1%); Deerfield (1.9%); Derry (2.8%); Goffstown (2.5%); Hooksett (2.5%); Londonderry (0.9%); Manchester (3%); New Boston (1.7%); Raymond (2.2%); and Weare (0.7%). These low vacancy rates may be an indication of a housing problem; three to four percent is usually considered the minimum rate necessary to maintain lower costs and increased mobility and choice in an open housing market.

## HOUSING CONDITION

There is no one indicator of housing condition. Poor housing condition is normally associated with structural characteristics, (such as age and substandard quality of the unit), occupancy conditions (such as overcrowding, and a higher percentage of income devoted to housing) and lack of housing choice.

## AGE OF HOUSING

In general, the older the housing, the more likely it is to be in need of rehabilitation or demolition. According to the 1970 Census, 59% of the total occupied dwelling units in the subregion were more than 30 years old; 45% were in the owner-occupied and 80% were in the renter occupied unit categories. Sixty-six (66) percent of the housing in Manchester was more than 30 years old, indicating a strong need for rehabilitation. Some of the old houses in Manchester with structural deficiencies are being demolished. Structures with architectural or historical



values are usually rehabilitated or conserved. In the surrounding towns, demolitions of structures are very uncommon. The statistic on age of housing should be viewed in conjunction with substandardness and abandonment of the existing units. With the exception of a few isolated cases in Manchester, abandonment of units in the surrounding towns, either due to age and/or substandardness, is nonexistent.

#### **SUBSTANDARD UNITS**

The 1970 U. S. Census was the major source available for making a determination of the sound and substandard housing in the subregion. Although there were no such categories in the Census, several characteristics were listed which may be indicative of substandard condition. One such characteristic was housing without adequate plumbing facilities. "Lacking some or all plumbing" as defined by the Census Bureau means that a unit "does not have all three specified plumbing facilities (hot and cold piped water, flush toilet and bathtub or shower inside the structure), or that the toilet or bathing facilities are used by the occupants of other housing units.

A total of 2,308 housing units, or 5.06 percent of subregion's year round housing units (45,551), were deficient in plumbing facilities. Fifty-seven (57) percent of these units were located in Manchester and eight (8) percent in Derry. About ten years ago the Manchester City Planning Board conducted a structural condition survey. Conditions of residential structures were rated on a scale of one to six. A rating of one indicated "sound"; two indicated "minor repair" needed, and categories three to six indicated various degrees of substandard conditions, ranging from "needs repair" to "dilapidated". This survey revealed that 4.8 percent of the units were structurally deficient and a majority of them qualified for rehabilitation rather than clearance. Ninety (90) percent of these substandard units were located in the oldest and most



densely developed portions of the city. This data when analyzed simultaneously with data on dwelling units lacking some or all plumbing facilities, provides a unique locational resemblance. The units in the latter category, in most part, were also concentrated in the older, more densely settled areas of the City of Manchester.

Data on lack of heating, when analyzed in conjunction with other statistics, provided some insight to the substandardness. The dwelling units which are heated by room heaters, fireplaces, stoves and portable room heaters are often found in the older, more densely settled areas in Manchester. It appears, therefore, that these factors have enough correlation to indicate where major problems exist. It is extremely difficult to draw a similar inference in the surrounding towns because of the inadequacy of data. All told, there were approximately 2,500 units estimated to be in need of some improvement. These lacked plumbing and heating facilities. This is not as severe a situation as exists in some of our nation's cities and regions of comparable size. Nevertheless, it is apparent that rehabilitation and conservation needs, especially in Manchester, continue to present a problem which promises to become increasingly important over time.

## OVERCROWDING

Housing units having more than one person per room are generally considered overcrowded and are counted as such by the U. S. Census. In 1970, nearly seven percent, or more than 3,000 units, were overcrowded. If anything, this situation must have improved in 1976 due to the decrease in household sizes. The majority (63%) of overcrowded units are located in Manchester and Derry (9%). The much higher housing and population densities in these areas make the problems of overcrowding more severe than in the less developed surrounding communities. In any event,



overcrowding tends to remain a common type of poor housing condition when combined with lower incomes and types of tenure.

#### OVERPAYING

Households paying in excess of 25 percent of their monthly income for rent or mortgage payments are considered to be paying high percentages of their incomes for housing.

In 1976, 7,787 households, or nearly 18 percent of subregion's households, were spending more than 25% of their income towards housing. These households were renters and homeowners both, and were within moderate income range (approximately \$10,000). Households earning more than \$10,000 and spending 25% of their income were excluded from the estimate. It was assumed that in most instances such families were spending a high portion of their income out of their choice. The methodology used to derive the number of low and moderate income households, as well as those spending in excess of 25% of their income towards housing is shown in Appendices II & III.

Since housing costs have risen at a greater rate than incomes, it is estimated that the percentage of the subregion's households paying excessive proportions of income for housing has increased since 1970. In some communities where multi-family developments are being discouraged and where no efforts are directed towards assisted housing, the problem of paying high percentages of income for housing is a major housing problem.

#### LACK OF CHOICE OF RESIDENTIAL LOCATION

Low income and elderly people have traditionally been concentrated in Manchester due to limited housing opportunities and services available to them in other towns in the subregion. Sixty-seven (67) percent (or 3,663) of the non-elderly low to moderate income households (5,547) live in Manchester. Eighty-seven (87) percent (or 3,817) of the elderly low income households



in the subregion (4,327) reside in Manchester. The towns of Derry, Goffstown, Hooksett, Londonderry, Raymond and Bedford also have a sizable number of low income and elderly families. Elderly homeowners are given tax abatements which in some cases make them ineligible to receive housing assistance. The low income elderly renter families are the ones who suffer most. Due to the absence of subsidized standard housing in the towns, they are left with three choices: 1) to try their luck in Manchester, 2) to stay where they are even at the cost of paying 25% or more of their income, 3) to move into a substandard (if available) unit which they can afford. The point is that there are not too many renter housing units available in the towns which are affordable to low income elderly and non-elderly families.

#### **LOW AND MODERATE INCOME HOUSING**

There are two primary sources of housing for low income people: 1) lower priced houses generally older, and 2) government assisted housing. The supply of low and moderate assisted housing in the subregion does not match with the demand. Manchester contains 92 percent of the government assisted units which are being occupied by the low income families. Ninety (90) percent of the subsidized units for the elderly are located in Manchester. The present problem can be attributed to three causes: 1) inadequate supply of subsidized housing, 2) their unequal distribution, and 3) lack of interest on the part of the towns in the construction of multi-family units. Unless the supply of market priced renter units is increased in the surrounding towns, there will be no filtering process and the need of low income families will continue to remain unmet as they are now.

#### **SUMMARY**

The analysis of the housing situation points out certain strengths and weaknesses in the subregion's housing. Problem areas include tight vacancy rates; the high cost of housing (especially in some of the



surrounding communities); substandard quality (especially in Manchester, Derry, Goffstown, Hooksett, Raymond and Weare); the large number of persons paying too much for housing; the lack of housing choice with the resultant concentration of low income families and elderly people. Positive factors include the fairly high degree of homeownership; smaller households due to changing life styles and sizable number of elderly population; lower densities and plenty of vacant land suitable for development. This subregion has not been faced with the severe housing problems of other regions of comparable size. However, there are some towns where a low to moderate income family or individual would find extreme difficulty (in most cases impossible) in getting a suitable accommodation. If a family or individual belongs to the upper middle income category (above Section 8 income requirements) or better, they can still find housing in good condition, appropriate to their needs. But if the household belongs to that 18 percent which is in the low to moderate income category (or below Section 8 income requirements) and is just entering the housing market, the problem can be severe. They are likely to encounter difficulty in finding housing that is in good condition, appropriate to their needs, and is located where they want to live. Costs are either too high or they must settle for housing that is either substandard and/or too small for their household size. With the exception of Manchester, there is not much lower cost housing and assisted housing in the subregion. Lack of market rental units in the towns is making matters worse. Consequently, the above groups have not been able to exercise their choice in housing location.



...the large number of persons paying ... the lack of housing choice with ... the resultant concentration of low income families ... and elderly people. Positive factors include the fair ... by high degree of homeownership; smaller households ... to changing life styles and stable number of elderly ... population lower density and plenty of vacant land ... suitable for development. This exception has not been ... faced with the same problems of other regions ... of comparable size. However, there are some towns ... where a low to medium density family or individual ... would find it difficult in most cases impossible ... in getting a mortgage. If a family or ... individual wishes to buy a house in the income category ... leave behind a number of comments or better, they ... can still find housing in good conditions ... to their needs. For the household belongs to that ... is a person who is a low to moderate income ... category, for low income & income independent and ... in fact of the housing market, the problem is ... to be solved. They are likely to encounter difficulty in ... finding housing that is in good condition, appropriate ... to their needs. And as a result they may be ... to find housing. They must battle for ... and they are either to find a way to battle for ... and that is often extremely difficult for them to ... their household size. If the expectation of housing ... there is not much left over housing and needed ... housing in the suburban area of market rental units ... in the town is making further sense. Consequently, ... the above groups have not been able to exercise their ... choice in housing location.

...the above groups have not been able to exercise their ... choice in housing location.



## SECTION II

### ISSUES, ALTERNATIVES, GOALS & POLICIES

The previous section highlighted the characteristics of housing throughout the subregion, and the current trends. It has been made quite clear that there is a housing problem, which will not "go away" if no corrective measures are taken.

### ISSUES

Key points brought out during the previous discussion were that: the cost of housing is rising faster than income, that some communities are not receptive to multiple family dwelling units; rental costs are high; vacancy rates are low; much of the subregion's housing is old, and some substandard; and eighteen (18) percent of the households are overpaying rents (i.e. 25%+ of income for housing). The net result of all these factors is that, for some households, there is little choice in location and accommodation. The rising costs coupled with an expressed resentment against the multi-family development means that some households are bound to be "priced-out" of the market. A means of meeting the above demand would be to increase the supply of low and moderate assisted housing units throughout the subregion on an equitable basis.

The positive aspect of housing throughout the subregion is a fairly high rate of homeownership; smaller households; low densities; and plenty of vacant land suitable for development.

Based on current trends, housing characteristics, and the opportunities and/or lack of opportunity open to various groups, two broad alternatives warrant consideration at the goal level.

### ALTERNATIVES

Alternative I:

DO NOTHING - This alternative indicates that the current trend as discussed before is acceptable, and that



the housing demand for low and moderate income groups will remain unmet. It indirectly condones local attitudes against multi-family unit construction, (market and assisted) and further implies that the housing "problem" as defined for these groups does not deserve regional attention. Indirectly, this alternative advocates that the community has no responsibility towards providing assistance to low and moderate income families.

The probable outcome of this alternative is the perpetuation of the existing situation where some segments of the population have little choice when selecting location and type of housing; this means concentrating the low and moderate income households within the larger towns or the City of Manchester.

Pursuit of the "do-nothing" alternative would be inconsistent with the Commission's responsibility towards meeting federal planning requirements. Specifically these guide the distribution of housing resources in a manner that meets the needs of all citizens and provides a choice of housing types and locations.

#### Major Effects

- Possible loss of areawide planning funds (701).
- Housing demand of low and moderate income groups will remain unmet.
- Continuation of current housing trends and patterns.
- Possible loss of other federal funds by individual communities.

#### Alternative II:

REVERSE PAST TRENDS, STRATIFICATION AND SEPARATION - This alternative's primary goal is the mixing of various households and their spatial distribution. It advocates the position that individual communities with-



in the subregion do have a responsibility towards providing housing assistance, and that the inadequate number of low and moderate assisted housing units is an "issue" which deserves regional attention. It supports the necessity of adequate housing opportunities for all families and individuals, regardless of race, sex, religion, or economic circumstances in all communities throughout the subregion. Choosing this alternative would provide increased housing location opportunities for low and moderate income households whose demands are currently unmet. A substantial commitment moral or otherwise, from each community throughout the subregion would be necessary.

Succinctly stated, this housing plan would contain policies in support of increasing opportunities for all households regardless of income. Its success lies in its recognition by local communities expressed through their local housing plans and strategies.

#### Major Effects

- Comply with federal requirements.
- Increases housing opportunities of low and moderate income groups.
- Disaggregate concentration of particular groups in City and towns.
- Possibility of receiving federal funds by the individual communities.

Based on advocacy of Alternative II, an overall goal, and a series of sub-goals are presented below. The annual objectives are discussed in Section IV. Under each sub-goal, a series of policies necessary to achieve the sub-goal is presented. The policy statements answer the question of "how" the sub-goals are to be accomplished, i.e. they are action oriented. These policies were made in recognition of the political, economic and institutional environments, in which housing



exists. No specific priorities have been attached to sub-goals. What they represent, is the sum total of what is needed in the area of housing throughout the subregion.

Housing goals and policies statements are as follows:

## GOALS, SUB-GOALS, & POLICIES

OVERALL GOAL: EVERY HOUSEHOLD IN THE REGION SHOULD HAVE A SUITABLE HOUSE IN A HEALTHY LIVING ENVIRONMENT.

Sub-Goal 1: To protect and enhance the environment in which housing exists.

Policy 1: *Encourage residential development appropriate to the terrain and other natural conditions.*

Policy 2: *Encourage the location of housing in areas where there will be a minimum of conflict with incompatible land uses, such as abutting major roadways, critical areas, etc.*

Policy 3: *Promote adoption of Uniform development standards for all communities in the region.*

Policy 4: *Encourage innovative and cost effective design not only by cluster, and/or planned residential developments, but by more flexible use of zoning ordinances.*

Policy 5: *Encourage establishment of adequate open space and landscaping in new developments especially in higher density multi-family or planned residential developments.*

Policy 6: *Support programs aimed at the conservation of existing housing through the rehabilitation of substandard units.*



Policy 7: Preserve any areas, buildings, etc. having historical significance.

Sub-Goal 2: To establish and maintain minimum standards for housing.

Policy 8: Encourage the adoption of BOCA Code amongst various communities in the region.

Policy 9: Encourage towns to retain adequately trained staff/staffs to enforce various codes and ordinances (such as zoning, building, housing, safety and fire codes and ordinances) on a regular basis, especially in older neighborhoods.

Policy 10: Support programs which help eliminate deteriorated neighborhoods within Manchester and also in towns throughout the region.

Sub-Goal 3: To maintain a balance between housing and the availability of community facilities and services.

Policy 11: Support efforts to locate new housing developments near existing sewer and water services; transportation services (transit and roadways); commercial; recreational; schools and other social service areas.

Policy 12: Support efforts to improve the delivery of community services, principally for persons of low and moderate incomes.

Sub-Goal 4: To expand the housing opportunity available to all groups.

Policy 13: Support the use of publicly assisted housing funds by local agencies, particularly for elderly housing.



Policy 14: Support state legislation which shifts the burden of services from the property tax to a more equitable form of financing.

Policy 15: Support zoning revisions, affirmative marketing programs by towns and similar actions which ensure that the groups are not discriminated against when seeking housing and have equal opportunity as housing becomes available.

Sub-Goal 5: To coordinate the housing planning activities of Manchester and other towns for efficient distribution of housing resources.

Policy 16: Seek the support and adoption of this plan by each community within the region and urge them to use it in their future planning efforts.

Policy 17: Encourage each community to utilize the regional assessment of housing needs in its planning activities.

Policy 18: Develop and maintain the housing allocation plan and request that State and Federal agencies utilize the plan when distributing Federal/State housing resources.

Policy 19: The allocation plan shall be one of the bases for A-95 reviews.

Sub-Goal 6: To coordinate the housing planning activities with other functional planning efforts.

Policy 20: Work towards coordination of plans, proposals and programs of various levels of government, private agencies and organizations capable of implementing functional plans.

Policy 21: Work towards the development of a voluntary procedure to review projects not covered by the A-95 process.



## SECTION III

### HOUSING NEEDS: CURRENT AND PROJECTED

Basically, this section includes three parts: part one identifies low and moderate income households which are in some way inadequately housed; part two recognizes the total need between 1977-85; and part three indicates the distribution of new housing units needed for the above period. Part of the distribution deals with the allocation of low and moderate income housing on a town by town basis. The proposed distribution of market housing and subsidized housing would serve as key determinants for future housing decisions by the Southern New Hampshire Planning Commission. As a necessary input to the future housing plan, it is essential to identify the nature of housing problems that are currently being experienced in the subregion.

### LOW AND MODERATE INCOME HOUSEHOLDS

At present there are an estimated 7,598 low and moderate income households in the subregion who do not receive any direct housing subsidy (see Table 3). In some respects these families are inadequately housed. By definition "inadequately housed" households are those who are within the income limits set by the U. S. Department of Housing and Urban Development and are paying more than 25 percent of their gross income for housing; and/or living in overcrowded conditions; and/or living in housing without heating and some or all plumbing facilities. The Department of Housing and Urban Development has mandated this method of determining housing assistance plans. With all its imperfections, this method of computation furnishes information on the magnitude of housing problems and distribution of low and moderate income households on a town by town basis in the subregion. The detailed calculations are indicated in Appendices II and III.

Households experiencing housing problems are largely concentrated in Manchester (72%); Derry (6%); Goffstown (4%); Hooksett (3.5%); and Londonderry (2.9%). Other towns in the subregion account for the balance.



TABLE 3

# LOW AND MODERATE INCOME HOUSEHOLDS CURRENTLY INADEQUATELY HOUSED BY COMMUNITY 1977

	<u>TOTAL NUMBER OF HOUSEHOLDS</u>	<u>PERCENT OF HOUSEHOLDS</u>	<u>ELDERLY HOUSEHOLDS</u>	<u>PERCENT OF ELDERLY HHLS</u>	<u>NON-ELDERLY HOUSEHOLDS</u>	<u>PERCENT OF NON-ELDERLY HHLS</u>
Auburn	106	1.40	24	0.79	82	1.80
Bedford	166	2.18	37	1.21	129	2.83
Candia	93	1.22	21	0.69	72	1.58
Chester	100	1.32	22	0.72	78	1.71
Deerfield	66	0.87	15	0.49	51	1.12
Derry	483	6.36	42	1.38	441	9.70
Goffstown	270	3.55	44	1.44	226	4.97
Hooksett	263	3.46	58	1.91	205	4.50
Londonderry	224	2.95	49	1.61	175	3.84
Manchester	5483	72.16	2654	87.13	2829	62.15
New Boston	59	0.78	13	0.43	46	1.01
Raymond	187	2.46	45	1.48	142	3.12
Weare	98	1.29	22	0.72	76	1.67
Southern New Hampshire Subregion	7598	100.00	3046	100.00	4552	100.00



In terms of the elderly and non-elderly who are inadequately housed and may be eligible to receive housing assistance, 40 percent are elderly and 60 percent are non-elderly families and/or individuals. Eighty-seven (87) percent of the elderly inadequately housed families (and/or individuals) are located in Manchester. The towns of Bedford, Derry, Goffstown, Hooksett, Londonderry and Raymond each contain 1 to 2 percent of the elderly who are inadequately housed. Sixty-two (62) percent of the non-elderly who are inadequately housed live in Manchester, ten (10) percent in Derry, five (5) percent in Goffstown, four (4) percent in Hooksett, four (4) percent in Londonderry and three (3) percent in Raymond and Bedford. However, it is important to note that the absolute need of non-elderly households and individuals is different from what the income eligible families exhibit.

The costs of single family homes have increased enormously in recent years. With the widening of the gap between the cost of housing versus income, even the middle income families<sup>1</sup> are faced with substantial difficulties in finding suitable housing for their needs.

## PROJECTED HOUSING NEEDS AND DEMAND

The previous section has identified the households who are currently experiencing housing problems. A second important aspect of planning for housing involves the estimation of additional housing units which will be required to accommodate the additional households. For the purposes of determining the prospective household growth in the forecast period (1977-1985), 1985 population figures of the individual communities were considered. Assumptions were then made to ascertain the actual number of households and occupied dwelling units for 1985 as follows:

<sup>1</sup>Middle income families are above the HUD income limits. A family of four is presumed to have an annual income of \$15,000-\$18,000.



1. 1976 group quarter population will continue to remain unchanged during the plan period.
2. The family size and the population per household will continue to decrease, the suburban population (0.05) every ten years until it reaches 3.0 in each town where it will level off; the Manchester population (0.07) every ten years until it reaches 2.80 where it will level off. (See Table 4: Population Per Household)
3. The distribution of heads of households by income will remain constant, in the same proportion as shown in the 1970 U. S. Census.
4. The future households in towns will be comprised of 70 percent in-migrants and 30 percent locals; in Manchester, 55 percent will be in-migrants and 45 percent locals.
5. In-migrant households will be in \$10,000+ income categories, whereas new families formed out of local population will show the same distribution of family types and income as in 1970.

Based on the preceding assumptions, the number of new households expected by 1985 was 8,327. Table 5 indicates the number of units needed to accommodate the households on a town by town basis.

Vacancy is a basic variable which measures the strength of the local housing market. Vacancy rates indicate a condition of over-supply, under-supply or adequate supply of housing units in the market. In other words, vacancy is a necessary requirement to consider since it creates flexibility in the housing market by providing a wide range of choices in terms of location, price and style. Based on FHA guidelines, the "normal vacancy rates" for suburban towns (which contain a high proportion of single family homes) was assumed to be



TABLE 4  
POPULATION PER HOUSEHOLD:  
SOUTHERN NEW HAMPSHIRE SUBREGION  
1970-2000

COMMUNITIES	1970 <sup>1</sup>	1975	1980	1985	1990	1995	2000
Auburn	3.50	3.48	3.45	3.42	3.40	3.38	3.35
Bedford	3.60	3.58	3.55	3.53	3.50	3.48	3.45
Candia	3.60	3.58	3.55	3.53	3.50	3.48	3.45
Chester	3.35	3.33	3.30	3.27	3.25	3.23	3.20
Deerfield	3.26	3.24	3.21	3.19	3.16	3.14	3.11
Derry	3.30	3.28	3.25	3.23	3.20	3.18	3.15
Goffstown	3.47	3.45	3.42	3.40	3.37	3.35	3.32
Hooksett	3.30	3.27	3.25	3.23	3.20	3.18	3.15
Londonderry	3.50	3.48	3.45	3.42	3.40	3.38	3.35
Manchester	3.14 <sup>2</sup>	3.10	3.07	3.03	3.00	2.97	2.93
New Boston	3.79	3.77	3.74	3.72	3.69	3.67	3.64
Raymond	3.38	3.36	3.33	3.30	3.28	3.26	3.23
Weare	3.64	3.62	3.59	3.56	3.54	3.52	3.49

NOTE: 1. Persons per household for all of the communities were computed from the U. S. Census figures.

2. Persons per household in Manchester were taken from "Housing: Status and Future Possibilities" prepared by City Planning Board, Manchester, pp. 88.



TABLE 5  
ESTIMATE OF DWELLING UNITS NEEDED 1985

SOUTHERN NEW HAMPSHIRE SUBREGION	1985 POP.	POP. IN GROUP QUARTERS	1985 HHLD POP.	PERSONS/HHLD	1985 NO. OF HHLS	1976* NO. OF HHLS	INCREASE IN NO. OF HHLS	UNITS NEEDED TO ACCOMMODATE THE HHLS
Auburn	4155	-	4155	3.42	1215	810	405	405
Bedford	11112	102	11010	3.53	3119	2203	916	916
Candia	2950	-	2950	3.53	836	739	97	97
Chester	2184	-	2184	3.27	668	505	163	163
Deerfield	2064	30	2034	3.19	638	507	131	131
Derry	21487	150	21337	3.23	6606	5638	968	968
Goffstown	14091	1469	12622	3.40	3712	2747	965	965
Hooksett	9187	259	8928	3.23	2764	2283	481	481
Londonderry	17760	-	17760	3.42	5193	3403	1790	1790
Manchester	107608	2900	104708	3.03	34557	32613	1944	1944
New Boston	2046	-	2046	3.72	550	476	74	74
Raymond	6224	-	6224	3.30	1886	1595	291	291
Weare	2826	-	2826	3.56	794	692	102	102
TOTAL	203694	4910	198784		62538	54211	8327	8327

\* See Appendix VI



3 percent, whereas in Manchester 1.5 percent for owner occupied units and 6 percent for renter units were used for computation. Table 6 summarizes the projected 1985 housing needs in the Southern New Hampshire Sub-region for the anticipated level of population increase.

## TYPE OF DEMAND

Need and demand are two different things. In the context of this plan, need indicates the numerical requirement of dwelling units to accommodate the growth. Demand indicates the expectation of population commensurate with income. The type of houses that will be built in the subregion will be dependent upon the family types, income, preferences, life style, etc. These factors would determine whether or not houses built in the future will be single-family units, market apartments or subsidized units, etc.

In a housing market study<sup>1</sup> which was done in 1973-74 the following housing market segments were identified along with the type of housing that were being consumed:

I	Lower Income Families (Under \$10,000 per year)	Govt. Subsidized New Apartments and Older Homes and Apartments
II	Lower-Moderate Income Families (\$10,000-\$12,000 per year)	New Apartments and Houses and Apartments
III	Moderate Income Families (\$12,000-\$15,000 per year)	Some New Houses Mostly New Apartments and Older Houses and Apartments
IV	Above Average Income Families (\$15,000-\$25,000 per year)	Many New Houses, Older, Large Houses and Some New Apartments
V	Higher Income Families (\$25,000-\$50,000 per year)	Many New Houses in Certain Towns, Large Older Houses

<sup>1</sup> Southern New Hampshire Housing Market Study 1973, Prepared By Manchester Management Corporation.



TABLE 6

**1985 TOTAL HOUSING NEEDS  
IN THE SOUTHERN NEW HAMPSHIRE SUBREGION**

COMMUNITIES	BASIC UNITS NEEDED TO ACCOMMODATE GROWTH	UNITS NEEDED FOR REPLACEMENT AND VACANCY	TOTAL
Auburn	405	44	449
Bedford	916	95	1011
Candia	97	24	121
Chester	163	25	188
Deerfield	131	25	156
Derry	968	188	1156
Goffstown	965	88	1053
Hooksett	481	62	543
Londonderry	1790	187	1977
Manchester	1944	1056	3000
New Boston	74	23	97
Raymond	291	49	340
Weare	102	36	138
TOTAL	8327	1902	10229

<sup>1</sup>See Appendix IV for computation.



A further analysis of the above market segments revealed that the lower-moderate income families (with their heads of households under 30) are generally interested in a single family dwelling which they can afford. Young families in this group are not likely to find a single-family dwelling within their means. They must, therefore, resign themselves to living in an apartment until their income increases. Young singles in this income group prefer apartment living because of the social contact it provides and because of the freedom from maintenance requirement.

Moderate income families (earning between \$12,000-\$15,000) are, according to realtors, very difficult to satisfy. These families are earning enough to make them believe that they can afford a single-family dwelling. Soon they discover that there are not too many houses available in their price range. Consequently, most of them are compelled to apartment living.

Above average income families (earning between \$15,000-\$25,000) are headed by managers, skilled tradesmen, professionals, and semi-professionals who are in their late twenties and older. They probably had owned a smaller home and are now desirous of moving to a "higher class" neighborhood, and to a house which will provide more room for their growing children. Since they have already owned a home which had appreciated considerably in value, that provides them sufficient cash for a downpayment on their new house.

Higher income families (earning \$25,000+) confine themselves to the prestigious sections of Manchester and Bedford where all of the new homes costing over \$50,000 are being built.

Table 7, Estimated Increase in Households in the Southern New Hampshire Subregion 1977-85, was derived by distributing the 1985 households in accordance with



TABLE 7

# ESTIMATED INCREASE IN HOUSEHOLDS IN THE SOUTHERN NEW HAMPSHIRE SUBREGION 1977-1985

(BY FAMILY TYPES AND INCOME)

INCOME	HUSBAND-WIFE NON-ELDERLY HOUSEHOLDS	HUSBAND-WIFE ELDERLY HOUSEHOLDS	OTHER NON-ELDERLY HOUSEHOLDS	OTHER ELDERLY HOUSEHOLDS	TOTAL
0-2999	54	61	102	150	367
3000-4999	72	51	88	30	241
5000-6999	156	46	99	26	327
7000-9999	444	35	62	18	559
10,000-14,999	3146	143	221	57	3567
15,000 +	2794	134	302	36	3266
TOTAL	6666	470	874	317	8327

<sup>1</sup>Income shown in 1969 dollars.

See similar information on a town-by-town basis in  
Appendix V (Tables 1-13).



TABLE 8

# 1985 ESTIMATED INCREASE IN HOUSING DEMAND & NEED AS A RESULT OF NEW GROWTH

Unable to Afford Any New Unit <sup>1</sup>	Able to Afford New Units With Government Assistance <sup>2</sup>	Able to Afford New Regular Market Apartment <sup>3</sup>	Able to Afford Single Family House <sup>4</sup>	Total New Households
608	443	2226	5050	8327

1. New households with income less than \$5,000 are assumed to be unable to rent or purchase any unit, therefore, are potentials for public housing or assisted housing.
2. Fifty percent of the households earning \$5,000-\$9,999 are assumed able to rent only assisted housing and the other 50 percent are assumed able to rent regular market housing.
3. Fifty percent of the households earning between \$10,000-\$14,999 are assumed able to rent regular market housing and 50 percent assumed to be able to purchase single-family homes.
4. Households with income of \$15,000+ are assumed able to purchase single-family houses.
5. Refer to Table 7 for estimated increase in households by income and family type.



the household type and income as in 1970 and also by making some assumptions on household formation as mentioned before. (See Appendix V for town by town details).

Table 8, Estimated Increase in Housing Demand and Need as a Result of New Growth, was derived by applying some of the housing market analysis described in the previous pages to the figures derived in Table 7. The total requirement for housing units was derived by a method suggested by the Federal Housing Administration. The details of the computation (for each community) can be seen in Appendix IV.

Estimation of total housing needs as shown in Table 6 indicates the number of new housing units needed by each community to house newly formed households to replace houses demolished by public, private actions, and to maintain a reasonable vacancy rate. This will require an average annual production of 1,137 units a year.

From Table 8, it will appear that out of 8,327 new households - 1,051 may require assistance in housing, 2,226 households may choose to rent market apartments and 5050 households may opt for single family homes. However, the other 1,902 housing units, required for replacement and to meet the acceptable vacancy rate were assumed to be divided between market apartments and single family homes. If there were no backlogs, 1,051 units of subsidized units, 3,177 units of market apartments and 6,001 units of single family homes would have been adequate to meet the need resulting from the population increase. But that is not the case.

At the end of 1976, there were 7,598 low and moderate income families who were eligible to receive housing assistance. Even with a conservative estimate of



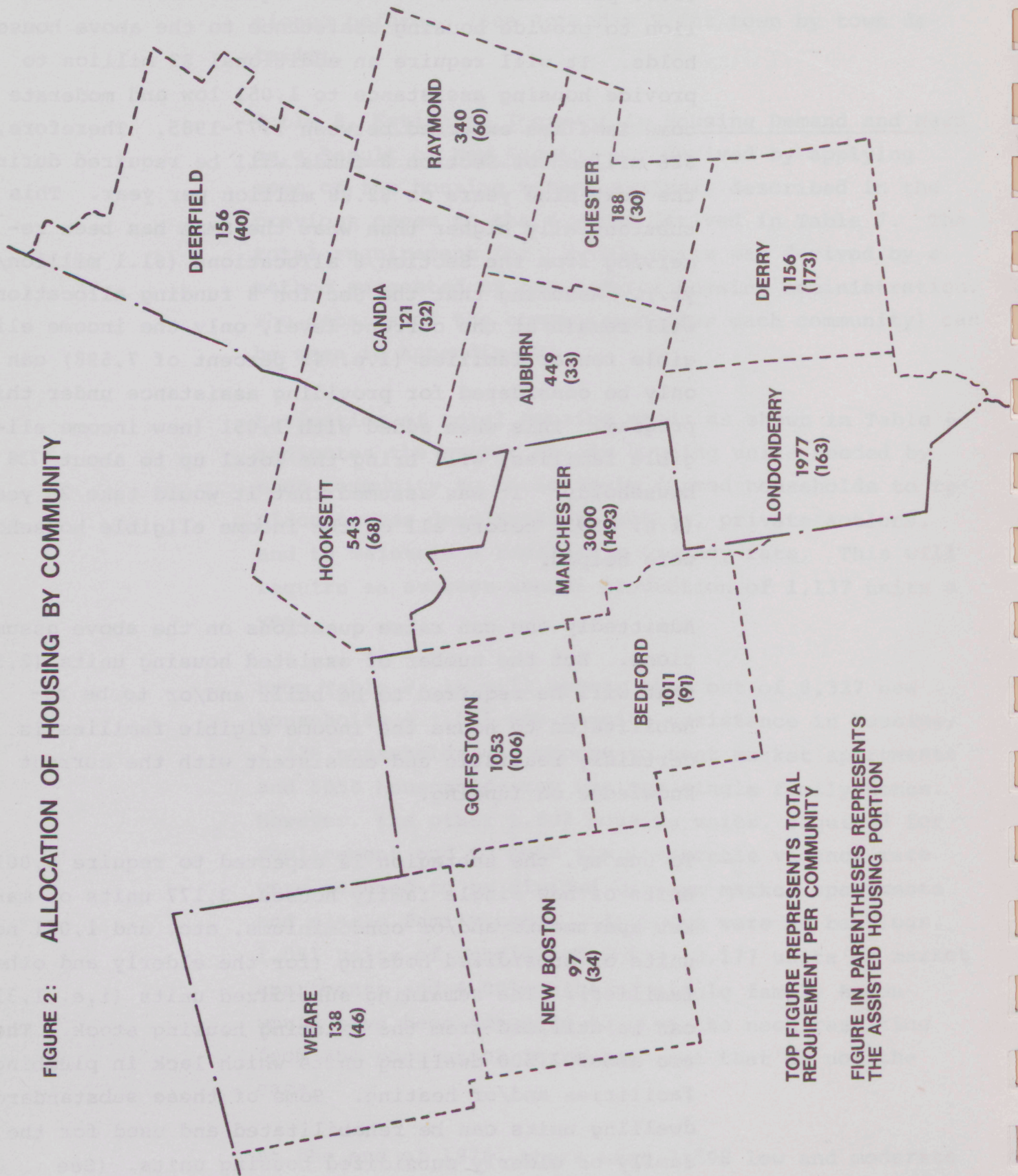
\$3000 per household, it would require about \$23 million to provide housing assistance to the above households. It will require an additional \$3 million to provide housing assistance to 1,051 low and moderate income families expected between 1977-1985. Therefore, \$26 million of Section 8 funds will be required during the next nine years or \$2.88 million per year. This is substantially higher than what the SMSA has been receiving from the Section 8 allocations (\$1.1 million/yr.). Assuming that the Section 8 funding allocations will remain at the current level, only the income eligible renter families (i.e. 49 percent of 7,598) can only be considered for providing assistance under this program. This when added with 1,051 (new income eligible families) will bring the total up to about 4738 households. It was assumed that it would take 20 years (i.e. 1995) before all of the income eligible households were helped.

Admittedly one can raise questions on the above assumptions. But the number of assisted housing units (2,369) that will be required to be built and/or to be rehabilitated to house the income eligible families is certainly realistic and consistent with the current knowledge on funding.

To sum up, the subregion is expected to require 6,001 units of new single family houses, 3,177 units of market apartments and/or condominiums, etc. and 1,051 new units of subsidized housing (for the elderly and other families). The remaining subsidized units (i.e. 1,318) can be utilized from the existing housing stock. There are about 2,500 dwelling units which lack in plumbing facilities and/or heating. Some of these substandard dwelling units can be rehabilitated and used for the family or elderly subsidized housing units. (See Figure 2)



FIGURE 2: ALLOCATION OF HOUSING BY COMMUNITY



TOP FIGURE REPRESENTS TOTAL REQUIREMENT PER COMMUNITY

FIGURE IN PARENTHESES REPRESENTS THE ASSISTED HOUSING PORTION



experiencing and the specific localities where people with housing problems currently reside. It is common knowledge that housing problems are most prevalent in low and moderate income families. It has been pointed out in Section I that each community does contain sub-standard housing units; likewise, each of them has low and moderate income families. If all the communities accepted this reality and responded with appropriate measures, the regional housing plan would have been simpler. The region's housing strategy is directed towards broadening locational choice; therefore, future assisted housing will not be allocated strictly on the basis of the present locations of persons with housing problems, but also on other interrelated factors which make one community relatively more attractive for assisted housing than another. Since the regional housing plan leans more heavily on involving all of the communities in finding a regional solution for individual problems and needs, "fair-share" allocation of low and moderate income housing appears to be the best approach to meet the objective.

The "fair-share" allocation is based on the principle that each town and city in the region will assume some share of the responsibility in providing low and moderate income housing based on its capability. Such actions from towns will ensure an equitable dispersion of low and moderate income housing throughout the region. Additionally, this will help alleviate the present situation where practically all of the low and moderate income housing is concentrated in the City of Manchester. By a careful consideration of the impact of assisted housing in various towns, no single community will be overwhelmed with too many assisted housing units. The ideal situation is that a proportionate share of the total need will be borne by all communities.

"Fair-share" housing allocation plan, which has been advocated by the U. S. Department of Housing and Urban



Development, is a reasonable way to distribute housing responsibilities in a region. Over the past few years a number of metropolitan and regional planning agencies and COG's have used this method with success.

## HOUSING ALLOCATION FACTORS

The development of housing allocation factors is an attempt to provide the criteria for allocating housing resources (especially for low and moderate income households, (including elderly) on a regional basis. The overriding purpose behind generating these factors was to develop a basis for implementing "fair-share" allocation. The final allocation formula is a combination of those factors which were considered important in the housing development process. A brief description of factors which were used in the matrix, is as follows:

Factor 1: Deficient Housing: This indicates substandardness of dwelling units in a given community. Depending on magnitude, this factor is indicative of the concentration of low and moderate income families (therefore, their need). Additionally, it indicates where future housing subsidy monies should be spent in order to provide standard housing to low and moderate income families.

Factor 2: Non-Elderly Low Income Housing Gap: Low income non-elderly households were estimated in accordance with the latest HUD Guidelines. An estimate was made of those low-income families who spend more than 25% of their income on housing. In other words, this factor compares household income with the cost of available housing; the available low and moderate income housing units (assisted) and identifies the areas of disparity (or gap between the households' ability to pay versus what is available).

Factor 3: Low-Income Elderly Housing Gap: This factor uses the same methodology as outlined for Factor 1.



The difference is that the comparison is made between the low income elderly households and the number of available housing units for the elderly. This comparison indicates either a gap or surplus (the same as for low income non-elderly households in the previous factor).

Factor 4: Upper Income Housing: For the purposes of developing this analysis, the households with incomes higher than the Section 8 limits were considered as upper income households (which are in upper income category) and the number of available housing units indicates the number of surplus or deficit units in each community. There is no way to ensure that all of the available market housing units are standard and are suitable for the use of upper income households. If there were an excess of these units, it is reasonable to assume that the cost of some housing would be reduced to a point of being within the affordable limits of low income households. The magnitude of surplus or deficit number of these units, therefore, reflects the need of low income families.

Factor 5: Upper Income Dispersion: This factor indicates the income dispersion of the region's households. If a community contains a good proportion of low income households, and lacks housing related services, this factor will help avoid the future economic impact in that community. In order to achieve a balance among the communities within the region, this factor will place emphasis on providing low-income housing to upper income areas with housing related services.

Factor 6: Employment Served by Transit: Transit is considered important for locating the low-income housing. It not only provides an easy access for non-elderly low-income households to employment centers, but offers increased mobility to elderly households. This factor is a measure of transit access to current employment opportunities.



Factor 7: Housing Development Opportunities: This factor is intended to relate the availability of vacant land and the projected housing activities in the communities. On a town-by-town basis, even if all of the needed housing units (as a result of added population) were built by adhering to current zoning requirements, there would still be enough developable land for providing low income housing in the newly developing areas.



TABLE 9  
HOUSING ALLOCATION FACTORS

SOUTHERN NEW HAMPSHIRE SUBREGION	FACTOR 1				FACTOR 2				FACTOR 3				FACTOR 4				FACTOR 5				FACTOR 6				FACTOR 7	
	Lacking Plumbing Fac.				Low Income NE - Units				Low Income E HH/DS				Units Available (1976)				Total Employment 1975				Developable Land (Acres)				Average	
	Lacking Plumbing	Overcrowded	Lack of Heating and Overcrowded	% Deficient	Low Income NE - Units	Low Income NE - Units	Low Income E HH/DS	Low Income E HH/DS	Units Needed	% or -	Low Income E HH/DS	Low Income E HH/DS	Units Needed	% or -	Units Available	Units Needed	% or -	Total Emp. Served by Transit	% Served by Transit	% Vacant	% Total Housing					
ALBURN	72	52	0	124	2.21	82	-	+82	1.80	24	-	+24	0.79	704	1.59	704	718	-14	-0.97	116	10	0.02	6339	4.05	4.39	4.22
BEUFORD	47	83	10	140	2.49	129	-	+129	2.83	37	-	+37	1.21	2037	4.59	2037	2076	-39	-2.71	2402	1348	3.13	9880	6.31	9.88	8.09
CANDIA	56	45	24	125	2.23	72	-	+72	1.58	21	-	+21	0.69	646	1.45	646	664	-18	-1.25	161	0	-	12448	7.95	1.18	4.56
CHESTER	55	27	0	82	1.46	78	-	+78	1.71	22	-	+22	0.72	405	0.91	405	416	-11	-0.77	102	0	-	11985	7.66	1.84	4.75
DEERFIELD	62	30	0	92	1.64	51	-	+51	1.12	15	-	+15	0.49	441	0.99	441	451	-10	-0.70	95	0	-	22841	14.60	1.53	8.07
DERRY	190	285	9	484	8.63	467	26	+441	9.70	132	90	+42	1.38	5039	11.34	5039	5197	-158	-11.00	3182	0	-	8819	5.63	11.30	8.47
OFFSTOWN	69	188	0	257	4.58	255	29	+226	4.97	72	28	+44	1.44	2420	5.45	2420	2489	-69	-4.81	1888	1356	3.16	11930	7.62	10.29	8.96
HOOKSETT	76	135	0	211	3.76	205	-	+205	4.50	58	-	+58	1.91	2020	4.55	2020	2078	-58	-4.04	1548	30	0.06	7940	5.07	5.31	5.19
LONDONDERRY	83	120	5	208	3.71	175	-	+175	3.84	49	-	+49	1.61	3179	7.16	3179	3209	-30	-2.09	606	0	-	10748	6.87	19.33	13.10
MANCHESTER	1336	1938	148	3422	61.00	3663	834	+2829	62.15	3817	1163	+2654	87.13	25133	56.57	25133	26114	-981	-68.31	44501	40201	93.6	2996	1.91	29.33	15.62
NEW BOSTON	49	38	4	91	1.62	46	-	+46	1.01	13	-	+13	0.43	417	0.94	417	425	-8	-0.56	252	0	-	17921	11.45	0.95	6.20
RAYMOND	107	77	15	199	3.55	158	16	+142	3.12	45	-	+45	1.48	1392	3.13	1392	1427	-35	-2.44	330	0	-	13259	8.47	3.32	5.90
WEARE	106	55	14	175	3.12	76	-	+76	1.67	22	-	+22	0.72	594	1.33	594	599	-5	-0.35	195	0	-	19392	12.39	1.35	6.87
TOTAL	2308	3073	229	5610	100.0	5457	905	+4552	100.0	4327	1281	+3046	100.0	44427	100.0	44427	45863	-1436	100.0	55378	42945	100.0	156498	100.0	100.0	100.0

SOUTHERN  
NEW HAMPSHIRE  
SUBREGION



TABLE 10

# SUMMARY OF WEIGHTINGS AND ALLOCATION OF LOW AND MODERATE INCOME HOUSING

COMMUNITIES	FACTOR 1	FACTOR 2	FACTOR 3	FACTOR 4	FACTOR 5	FACTOR 6	FACTOR 7	TOTAL 1-7	AVERAGE 1-7	ALLOCATION PERCENTAGE	1977-1985
AUBURN	2.21	1.80	0.79	1.59	-0.97	0.02	4.22	9.66	1.38	1.40	33
BEDFORD	2.49	2.83	1.21	4.59	-2.71	3.13	8.09	19.63	2.80	3.84	91
CANDIA	2.23	1.58	0.69	1.45	-1.25	-	4.56	9.26	1.32	1.34	32
CHESTER	1.46	1.71	0.72	0.91	-0.77	-	4.75	8.78	1.25	1.25	30
DEERFIELD	1.64	1.12	0.49	0.99	-0.70	-	8.07	11.61	1.66	1.69	40
DERRY	8.63	9.70	1.38	11.34	-11.00	-	8.47	28.52	5.65	7.32	173
GOFFSTOWN	4.58	4.97	1.44	5.45	-4.81	3.16	8.96	23.70	3.39	4.49	106
HOKSEIT	3.76	4.50	1.91	4.55	-4.04	0.06	5.19	15.93	2.27	2.89	68
LONDONDERRY	3.71	3.84	1.61	7.16	-2.09	-	13.10	27.33	3.90	6.89	163
MANCHESTER	61.00	62.15	87.13	56.57	-68.31	93.6	15.62	307.76	43.96	63.00	1493
NEW BOSTON	1.62	1.01	0.43	0.94	-0.56	-	6.20	9.64	1.38	1.43	34
RAYMOND	3.55	3.12	1.48	3.13	-2.44	-	5.90	14.74	2.11	2.52	60
WEARE	3.12	1.67	0.72	1.33	-0.35	-	6.87	13.36	1.91	1.94	46
TOTAL SUBREGION	100.00	100.00	100.00	100.00	100.00	100.00	100.00	499.92	72.98	100.00	2369



## SECTION IV

### HOUSING IMPLEMENTATION PROGRAMS

The purpose of this discussion is to outline a range of relevant housing programs which have been tried successfully in other parts of the country with a similar housing situation. The housing implementation programs as discussed here are intended to address some of the current problems and the problems which the subregion may face during the plan period. These programs are consistent with the adopted Commission policies to address regional housing problems. The programs that are selected are based upon their appropriateness and chances of implementation.

### FEDERAL / STATE FUNDING SUPPORT

Historically, federal legislation and federal financial assistance have been the prime source of low and moderate income housing throughout the nation. In recent years, there have been some uncertainties and discontinuances in federal funds. States and local urban areas having programs which supplemented federal programs were able to fill the gap and provide some assistance in low and moderate income housing. Neither the State of New Hampshire nor any of the communities in the subregion assumed any role in the low and moderate income housing delivery system. As a result, housing "needs" continued to be unmet. One might argue that the lack of federal funds was responsible, since communities did not have adequate resources to confront the problem. Additionally, the problem did not seem that severe to warrant committing local resources at the expense of other priorities.

A few changes have occurred in the past few years. The Housing and Community Development Act of 1974 provides for various types of housing assistance for local governments. The City of Manchester (recipient of entitlement funds) continues to appropriate C. D. funds towards providing housing to low and moderate income residents. The Manchester Housing Authority operates



the HUD Section 8 housing program in the City by renting existing units. Non-profit organizations as well as private developers are participating in Section 202 and Section 8 rent subsidy programs by the rehabilitation of old units. At the state level the N. H. Legislature has created the New Hampshire Housing Commission charged with, among other things, the responsibility of administering the Section 8 housing program in communities where local housing authorities do not exist or are incapable of operating the program. Additionally, a state housing finance agency has been created to encourage the investment of private capital and stimulate the construction and rehabilitation of housing through the use of public financing. The intent behind creating this agency (N. H. Housing Finance Agency) was two fold: 1) provide opportunities to moderate income families to purchase single family homes by offering them below market rate mortgage loans, and 2) indirect reduction of rent levels of units suitable for low income and elderly families by offering below market rate construction and mortgage loans to private enterprises willing to participate in this program. At the end of its first year operation, unofficial estimates indicate that the NHHFA has issued approximately 1,170 mortgage loans to moderate income families; half of these families reside in this subregion. It is too early to monitor the effectiveness of the other aspect of the program directed towards lowering the rent levels of decent, safe and sanitary housing appropriate for low income and elderly families.

The preceeding discussion provides the local communities with some of the public and private resources that are available to meet housing needs of their low and moderate income (including elderly) families. The communities cannot solve housing problems with their own resources. However, they can minimize the problem by cooperatively pursuing several



approaches. The first is generating support or educating the general public concerning the needs of low and moderate income families (including elderly). The second is to maximize the benefits to be derived from Federal/State programs by pursuing coordinated housing policies. Lastly, local support must be demonstrated by providing some tax relief to those newly built units which are earmarked for the elderly.

## PROGRAM OPTIONS

The program options described below are aimed at addressing the major housing problems which the subregion is confronted with. In specific, these programs are designed to deal with: 1) the lack of an adequate and appropriate housing supply (particularly for low and moderate income households); 2) the need for new development techniques (by private sectors) to provide a wide range of housing opportunities; and 3) the need for appropriate planning techniques which would allow the systematic provision of low and moderate income housing. It is hoped that the suggested programs will increase housing opportunities for all residents, especially the deprived ones. Additionally, this may be the beginning of public and private cooperation for reducing the institutional barriers to adequate housing.

### 1. Establish a Regional Public Information Program on Housing.

Provide information to explain housing issues and programs using the SNHPC newsletter, slide shows and brochures. Work with the CAC or the local interest groups towards increasing the public awareness of housing related problems. Some aspects of the current housing problem stem from the lack of utilities necessary to accommodate higher density developments appropriate for moderate income housing. Another aspect of the problem is community



resistance to multi-family development in general, and subsidized housing in particular. This will require a long-range public information and education campaign before any tangible results are seen. The functional responsibility of implementing this program lies with the SNHPC.

2. Coordinate the Regional Data and Housing Service with the Help of Chamber of Commerce and/or other Interest Groups.

Coordinate a joint public/private publication sponsored by the Chamber of Commerce and/or other interest groups which deals with statistical data to assist developers and builders with information on housing development. At the town level, consumers have no agency to go to to obtain assistance in housing related matters. The City of Manchester through the Human Services Council, Manchester Housing Authority and the Housing Code Department provides housing referrals and relocation services. This is typical of the kind of service needed in towns at least those immediately surrounding Manchester. At the town level, an agency created to perform similar functions will be cost prohibitive. A better alternative for towns will be to participate in the Human Services Council programs via agreements. The towns would thus be included in the operational jurisdiction of the Human Services Council at a reasonable cost. If the HSC is staffed properly, they will be able to disseminate information on the financing of low and moderate income housing, eligibility requirements of subsidized housing and rehabilitation loans. At present, such knowledge is only shared by big builders and developers. Lack of access to proper information on subsidized housing often deters the small builder to participate in the program. The SNHPC will be re-



sponsible to coordinate the regional data gathering and publishing. The towns will be advised to sign agreements with the HSC in order to avail themselves of other services as mentioned before.

3. Work Towards Establishing Model Guidelines for the Use of Communities Regarding Total Housing Needs.

Work with communities on local programs which would allow a variety of housing opportunities by permitting variations in housing types, cost ranges and site designs. Some examples of this are provision for planned-unit-development (PUD), a density bonus for elderly housing multi-family units, and giving the builder some flexibility and the incentives necessary for constructing moderate cost development. The SNHPC and the planning boards will have a joint responsibility of implementing this program.

4. Use the Regional Housing Allocation Formula Presented in this Plan as a Guideline for Developing Low and Moderate Income Housing Targets.

The underlying objectives in developing the allocation formula were: 1) to maximize the housing opportunity for every resident in the region, especially with low and moderate income; 2) to provide a basis for a mix of housing; 3) to allocate housing types on an equitable basis instead of solely on individual needs, and 4) to decentralize low and moderate income housing throughout the subregion.

The allocation formula as developed in this plan is applicable for distributing that portion of the housing stock (usually low and moderate income) which has not been adequately represented in the past housing growth in the subregion. The SNHPC



intends to use this allocation plan for its A-95 reviews.

5. Each Community Should Develop a "Policy" for Achieving Desired Percentages of Low and Moderate Income Units.

Within the framework established in the allocation plan, each community will be encouraged to develop and adopt a "policy" on low and moderate income housing in the light of total growth in the area. For example: Town X may develop a "policy" that a residential development of 20 single family units or more should have 10% of the units devoted to moderate income owners. Town Y may develop a policy of allowing multi-family unit developments provided 3 percent of those units are allocated to needy elderly families with Section 8 subsidy. In an instance where a community prepares a Housing Assistance Plan (HAP) for the Block Grant application, numerical goals set in the HAP will be indicative of its policy. The prime responsibility of implementing this program lies with the individual towns.

6. Allow New Hampshire Housing Commission/Manchester Housing Authority to operate the Section 8 Housing Program in the Subregion.

Under the HUD Section 8 program, a low and moderate income family (including elderly) has an opportunity to rent a decent, safe and sanitary housing unit at an affordable cost. The difference between the market rent and the rent charged from the tenant is subsidized by the federal government.

The City of Manchester has a successful Section 8 program which is administered by the Manchester Housing Authority. In order for other communities



to participate in the program, the New Hampshire Housing Commission must be authorized to operate by a vote at the town meeting. At the town meeting, a limit must be set as to the maximum number of units which can be leased and the type of housing which may be utilized: existing standard housing, substantially rehabilitated housing, newly constructed housing, and any combination of the three. The responsibility of implementing this program lies with individual towns and the NHHHC.

7. Solicit Private Sector Participation in Rehabilitation Activities for Low and Moderate Income Housing.

Private sector participation in local and/or regional housing efforts is needed if the housing plan is to offer an expectation of success. This is particularly relevant in addressing low and moderate income housing needs where rehabilitation and conservation of existing housing stock is absolutely essential.

With the exception of new housing units that were built with public assistance, in general most of the low and moderate income families live in the old housing units. It is unrealistic to assume that the low and moderate income housing needs can be met adequately by constructing new units. Therefore, an increased emphasis has to be placed upon conservation and rehabilitation of old units that may be used by the low and moderate income families.

The City of Manchester through the enforcement of its Housing Code is capable of alerting homeowners on the early signs of decay of their properties. Normally on a citation from the Housing Code Department, homeowners take corrective measures



to comply with the code requirement. This is one type of conservation of old buildings and neighborhoods. The other type which is gaining local acceptance is rehabilitation through concentrated code enforcement, capital improvements and by providing low-interest loans (from local funds and Section 312). The Manchester Housing Authority is currently implementing a Neighborhood Improvement Program for the Kalivas-Union area of Manchester using the rehabilitation strategies. This is designed towards alleviating the problem of substandard housing. On completion of this program a few units may be used for housing low and moderate income families. The City of Manchester also works with private builders/developers in rehabilitating large old abandoned buildings using Section 8 funds. These large buildings are converted into living quarters suitable for low and moderate income families.

A massive rehabilitation effort at the town level seems inappropriate at this point in time. None of the towns have data on structural condition of buildings. Additionally, neither have they any adopted housing code nor an inspection program. Information on structural conditions of buildings is a prerequisite for implementing a rehabilitation program. Some of the large towns which contain a good number of old dwelling units can jointly initiate a structural survey of buildings and a code inspection and enforcement program. The latter would help preserve the physical quality of neighborhoods in built up sections of these towns. Information obtained from the structural condition survey will help delineate areas suitable for rehabilitation programs. This is time consuming. In the interim, the towns may explore the possibility of rehabilitating and converting large single family homes into



apartments suitable for elderly families. The functional responsibility of implementing this program lies with individual municipalities.

8. Work to Bring the Interpretation, Administration and Revision of all Codes into Regional Uniformity

Local building and housing codes (where available) should serve as a tool for implementing housing plans and not be a constraint against appropriate housing in the area. Lack of uniformity in codes could be detrimental to development. To insure uniformity in building codes and their interpretation, administration and revision, the Commission will pursue the following:

- . Continue uniform building code adoption by arranging meetings for town officials to gain knowledge on the nationally recognized codes. Officials from Manchester and other towns (if they use national codes) will be asked to explain their experience to those who are not familiar with such codes.
- . Pursue the formulation, adoption and maintenance of a uniform set of guidelines for housing code administration. Included in this should be an adopted set of standards, as well as a regional training program for inspectors. The SNHPC will have the prime responsibility in the implementation of this program.



## ANNUAL OBJECTIVES

The program options seek to create a process of housing and residential development planning that will accomplish regional housing goals and initiate the policies which provide for the development of local housing plans by each community in the subregion. Within this framework each community will set its own priorities and select programs to meet its own housing needs. The selection of local priorities/programs will reflect the conditions, available resources and the level of awareness each community has towards meeting its housing needs. From this point of view, the approval of the areawide housing plan is not an end in itself. Instead, it represents the completion of just one phase of the continuing planning process which highlights housing and residential development needs, and the ways to address them. The SNHPC, with the help of this plan, would ask each community to join together and continue the housing planning process. A set of annual objectives derived from program options are outlined below.

### FISCAL YEAR 1979

#### OBJECTIVE

1. Ensure the broad dissemination of regional housing goals and policies as contained in the housing plan.

#### ACTIONS

1. Hold at least one meeting with the general public and Citizen Advisory Committee of each member community to explain the contents of the housing plan.
2. Meet with members of the N. H. Homebuilders Association, and banks to explain the policies and implementation programs that are necessary to accomplish regional housing goals.
3. Publish a series of articles in the regional newspapers and Commission newsletter to highlight the goals, policies and recom-



mended implementation programs of the housing plan.

**OBJECTIVE** 2. Gain adoption of the housing plan by three communities.

**ACTIONS**

1. Meet with the Boards of Selectmen to explain the recommendations of the plan.
2. Meet with the Planning Boards to review plan recommendations and respective housing needs of their communities.
3. Prepare adopting resolutions for vote of the Planning Boards.

**OBJECTIVE** 3. Assist at a minimum, two communities with the development of local housing plans.

**ACTIONS**

1. Provide technical assistance regarding the development of a current data base containing assessments of type, condition, cost and vacancies in existing housing stock.
2. Provide technical support with the identification of future housing needs of the assisted communities.
3. Recommend local policies, strategies and programs as appropriate to meet identified deficiencies and projected needs.

**OBJECTIVE** 4. Provide housing choices for the elderly and moderate income families of at least three communities.

**ACTIONS**

1. Meet with the Planning Boards and Boards of Selectmen of the selected communities



to explain the opportunities available through the Housing Assistance Payments Program.

2. Provide appropriate warrant articles authorizing the NHHC or Manchester Housing Authority to operate HUD Section 8 Housing Programs on behalf of selected communities.
3. Have selected communities vote on appropriate warrant articles.
4. Help the NHHC and participating communities identify eligible elderly and other families who can benefit from the Section 8 program.
5. Assist one community with the preparation and approval of appropriate zoning changes that would allow more variety in housing type and choice.
6. Disseminate to citizens, local officials, homebuilders, and lending institutions information regarding the scope, funding and eligibility for participation in Farmers Home Administration, HUD Section 235 and N. H. Housing Finance Agency homeownership programs.

**OBJECTIVE** 5. Gain the adoption of minimum housing standards in at least one community.

- ACTIONS**
1. Provide selected community with examples of nationally-recognized building codes.
  2. Assist community Planning Board with the selection of an appropriate building code to meet town's needs.



3. Work with the Planning Board at local hearing(s) on selected code.
4. Prepare warrant article for Town Meeting action on code adoption.
5. Prepare a model housing code for consideration of a municipality for adoption in FY 1980.
6. Assist Planning Board with the use of appropriate land development controls that will prevent housing construction in critical areas and adjacent to incompatible land use activities.

#### FISCAL YEAR 1980

#### OBJECTIVE

1. Continue the promulgation of regional housing issues, goals and policies as contained in the housing plan.

#### ACTIONS

1. Hold follow up meetings with various interest groups contacted during FY 1979.
2. Through the printed media, publish a series of articles which address the issues, goals, policies and programs in the housing plan.

#### OBJECTIVE

2. Solicit the adoption of the housing plan by four communities not covered during FY 1979.

#### ACTIONS

1. Meet with the Planning Board members to review the recommendations of the housing plan as they affect these communities.
2. Meet with the Board of Selectmen to explain the major recommendations of this plan, identify the major deficiencies in the present delivery of housing and the correc-



tive measures that are necessary for the future.

- OBJECTIVE** 3. Assist at least three communities (not covered during FY 1979) in developing local housing plans.

- ACTIONS**
1. Work with the above three communities in creating current data base which identifies the type and condition of housing, cost and number of vacant units.
  2. Provide technical support in identifying the future housing need.
  3. Work with these communities in developing appropriate strategies to address the needs.

- OBJECTIVE** 4. Expand housing choices for elderly and moderate income families in four communities (not covered in FY 1979).

- ACTIONS**
1. Meet with the Planning Boards and the Selectmen of the above communities to explain the Federally funded Housing Assistance Payments Program.
  2. Work with the NHHHC and the Selectmen towards placing articles on town meeting warrants authorizing the New Hampshire Housing Commission to operate the Section 8 Housing Program.
  3. Meet with member planning boards to explain the cluster zoning concept.



4. Prepare a model cluster zoning ordinance designed to promote high density residential development.

5. Provide information to developers and individuals on scope, funding and income eligibility for participating in Farmers Home Administration, Section 235 and New Hampshire Housing Finance Agency's homeownership programs.

**OBJECTIVE** 5. To promote the maintenance of minimum standards for housing.

**ACTIONS** 1. Encourage at least two communities to adopt a nationally recognized building code.

2. Meet with the Selectmen of the community (chosen in FY 1979) to adopt the model housing code prepared in FY 1979.

3. Work with the Planning Board in the delineation of an area which is ripe for housing conservation through newly adopted code enforcement and rehabilitation programs.







### PROGRAM EVALUATION AND REVIEW

As part of measuring the effectiveness of the Housing Plan, the Southern New Hampshire Planning Commission will monitor and evaluate the progress made in the implementation of this plan. Progress made on each activity listed under the annual objectives is indicative of the agency's accomplishments. While this is generally true, activities associated with certain programs may not even be initiated, in spite of every effort of the Southern New Hampshire Planning Commission staff. Performance evaluation of such activities will indicate the reasons for their not starting.

### MONITORING AND EVALUATION

This Housing Plan is prepared based on certain assumptions of housing needs that future households might experience. With the noticeable changes observed in population characteristics and the housing market, the Commission would attempt to re-assess its strategy and would make appropriate changes in the Plan. Until such time as the needs are re-assessed, the Southern New Hampshire Planning Commission would review all housing development proposals against this Plan.

Necessary activities to accomplish the annual objectives are described in the previous section. All of the activities will be monitored and will be compared against the recommendations of this Plan. At the completion of monitoring each activity, the status of performance would be determined. This determination will be necessary for the Commission to make adjustments in its own policies and programs, which may be more effective in accomplishing the objectives of the housing plan.

The responsibility of monitoring and subsequent evaluation of activities is shared by the staff and the Board of Commissioners. During monitoring, the staff



will record the number of meetings held with Citizen Advisory Committees from various municipalities and with other groups such as the Builders' Association, banks, planning boards and selectmen. The effectiveness of such meetings will be measured by the help of a short questionnaire which will be distributed at the end of each meeting. The staff will also monitor the preparation of the data base and local housing plans, the number of towns that have voted to invite the NHHC to operate the Section 8 program and the towns that have decided to revise zoning ordinances to accommodate high density residential development, to name a few. In order to measure the housing types and sizes in each municipality, data on new housing starts will be collected by type, cost and size. This information will be compared against the allocation of various housing units and types made for each municipality during the plan period.

Data gathered, analyzed and interpreted by the staff will be presented in the form of an annual report. This will be presented to the Executive Committee of the Commission. On a recommendation from this Committee, the Commission (full Board) will then take appropriate corrective actions for the succeeding year.

#### **FUTURE UPDATES**

The 1980 U. S. Census figures will have a great impact on this plan. Changes in population and household size may justify the revision of the 1985 housing needs estimates. Data on household income and household size may also cause rethinking on the type of houses which may be more appropriate during the remainder of the plan period. Data obtained from the performance evaluation of activities, supplemented with the 1980 Census data, will be used to revise the plan.

#### **REVIEW OF HOUSING PROPOSALS**

In normal circumstances the review will not go beyond the broad regional considerations. Should the proposal appear to be in conflict with adopted regional plans, policies and/or guidelines, the Commission reserves the



right to review in as much detail as needed to resolve the inconsistency.

The Commission shall consider the following factors in its evaluation of housing proposals:

1. Does the town or the city have an adopted comprehensive plan that has been reviewed by the Commission? Is the project consistent with the plans of affected public agencies and other units of government?

An effort will be made to make sure that the project is consistent with the town/city comprehensive plan (and/or functional plans) and the State plan under whose jurisdiction this particular project falls.

2. Is the project consistent with the established development pattern as outlined in the regional land use plan?

Projects must be consistent with development framework policies and be located either within urban, suburban, or community centers.

Projects should promote economy of public investment, must be located in well serviced areas or areas planned for development. Development proposed in 'leap frog' fashion in underdeveloped areas would be discouraged. In cases where a developer is seeking public funds towards the construction of assisted housing, the Commission shall recommend that the request be denied.

3. Is the project provided with necessary water and sewer facilities?

The method by which water supply and sewer facili-



ties are being provided or are planned for the future is of particular importance. All types of high density developments such as high rise apartments, should be located in the areas which have public water supply and/or sewerage. An exception will be made in those circumstances where a community has adopted water supply and sewerage plans and is in the process of implementing them.

Projects located in areas with on-lot utilities will be given an unfavorable review. However, the communities without public water and sewer facilities and with a demonstrated need of assisted housing may be encouraged to provide high density developments such as town houses, duplexes, etc.

4. Does the project have an adverse environmental impact?

The project should be integrated with the natural environment and provide for maximum retention of site features. Site development should not take place where there are major natural limitations which can cause potential environmental problems. This includes not permitting building construction in any areas of steep slope, unsuitable soil, or in floodplains. The surrounding land uses such as industrial, commercial, railroads, highways, or other potentially detrimental uses that could adversely affect the project should be taken into consideration. Where these uses occur and can be modified, an assurance of proper buffering or construction treatment must be obtained from the developer. When the development occurs near lakes or ponds with closed drainage basins, adequate protection of houses and other structures should be made with respect to the ultimate water table. In the design of a project, consideration should be given



to the preservation of existing vegetation, the maintenance of natural drainage areas and the control of erosion and sedimentation during construction.

5. Will the project address the unmet housing need of people within the locality or the region?

Each project will be examined for its responsiveness to the regional housing need to avoid duplication or over-building of any single type, size or cost of housing. One of the main concerns which the Commission has is to see whether or not the proposed project will contribute to meeting the regional and local needs of low and moderate income residents. The Commission has estimated the number of residents who are and will be eligible to receive housing assistance in different parts of the region. If the project under consideration attempts to address some of those needs, the Commission would give a favorable review to the project. The Commission advocates the use of a housing allocation factor (for low and moderate income housing) as a tool in the distribution of housing subsidy monies in various communities. Should a community decide to build or provide an additional number (from existing housing stock) of low and moderate income housing than required, it would be considered as an "extra effort" by that community.

The housing allocation plan does not show a number for upper income housing.

6. Is the project well located with respect to community services, public facilities, and employment opportunities in the region?

For low and moderate income housing the following facilities should be in close proximity:



- a) Schools
- b) Shopping
- c) Active and Passive Recreational Areas
- d) Transit
- e) Highways
- f) Other Services

a) Schools

Proposed developments shall be reviewed to see if they are located within an acceptable distance of public schools and are adequately accessible.

Some consideration should be given to see if the schools have the capacity to support the increased enrollment resulting from proposed development. In its review, the Commission will give consideration to plans for expanded classroom facilities in the existing schools and proposed new schools.

In areas where students walk to school the distance should not exceed more than 3/4 of a mile for elementary schools and 1 1/2 miles for secondary schools. Where busing is necessary, travel times should not exceed 30 minutes in each direction.

b) Shopping

Housing should be reasonably accessible to shopping facilities. Basic daily convenience shopping facilities such as grocery store, drug store, laundry, etc. should be located within 1/2 mile of housing. In rural areas where this is not possible, these facilities should be located within a mile or two.



c) Active and Passive Recreational Areas

Parks, playgrounds, and other open spaces improve the quality of life for all people of all ages, satisfying aesthetic needs as well as needs for exercise and recreation. As residential densities increase in many parts of the subregion, ownership of private open space (or yards) is diminishing. This, in turn, establishes the increasing need for public open space for large numbers of people who would otherwise be denied the opportunity. The recreational needs of children and the elderly are extremely high, so open space should be available within or adjacent to elderly and family housing developments.

It is desirable that housing be located within 1/2 mile of a neighborhood park or playground. In areas of low density a distance of about one mile is acceptable.

High density and multi-family residential development should have adequate open space within or adjacent to the development.

d) Transit

Transit is a necessity for access to employment, shopping, health care, and recreation for low and moderate income people, the elderly and handicapped and those who do not have access to automobiles.

Because of the limited geographical areas served by transit in the subregion, it is unreasonable to expect that all future housing developments will be built within a convenient distance from a bus route. It will be ideal if



the housing development intended for the transit dependent group is located adjacent to an existing or potential transit route. In the outlying communities where the extension of bus routes has the least possibility, developments within walking distance of the major facilities in the town should be encouraged.

Housing that serves transit-dependent persons should be located within 1/4 of a mile of a public transit route.

Housing for the elderly and handicapped should be located within two blocks of public transit routes.

e) Highways

Housing developments should be encouraged off existing roads which will remain capable of handling additional traffic resulting from the development.

Access points from the development should be carefully planned so that the number of accidents and the problems of congestion are minimized. Residential lots should be plotted so that the lots front on local streets rather than roadways which are functionally classified in a higher category.

f) Other Services

In addition to the above specified facilities, the Commission shall review the housing development proposals to judge their location in relation to other services, such as: police station; fire station; hospital; health clinics; etc. which are so important for residential development.



7. Does the project exhibit good design?

- a) The size and density of the Project: to see if the arrangement of buildings and roads is aesthetically pleasing. Each design will be reviewed to ensure privacy, functional efficiency, parking and the amount of open space provided.
- b) Natural limitations: the natural features of the site (slope, tree cover, soils, etc.) will be taken into consideration in the choice of housing types, density and the location of structures.
- c) Construction and internal layout: the units shall be reviewed in terms of adequacy for the needs of potential residents. The projects which are intended for elderly and handicapped should be expected to offer additional features appropriate for them. Specifically, social activities rooms and safety features in bathrooms and hallways are a few which should be included in the elderly housing. For family residences, the mix of units by size will be advocated to avoid overcrowding in schools.

8. Does the project make use of innovative housing such as planned residential development (PRD's) or clustering?

Projects with innovative ideas, which offer a cost reduction such as in building materials or layouts, will be encouraged. Well designed PRD's will be given preference over typical subdivisions containing the same number of units. PRD's can reduce utility and road costs by clustering of housing units. Additionally the PRD's may have wider ranges of housing types.



9. Does the project conform with local governmental regulations?

- a) Does it meet local zoning and subdivision requirements?
- b) Does the project meet minimum building and housing code standards (if applicable) of the town or city?
- c) Does the project conform to other local ordinances which may have a bearing upon housing and land development?



## SECTION VI

### COORDINATION PROCEDURE AND MECHANISM

Plan implementation will require the cooperation of a wide-range of public and private groups, agencies and individuals. The magnitude and diversity of housing problems are such that they cannot possibly be solved by one single agency. This calls for coordination and cooperation among all agencies - public and private alike who play a unique role in the development of housing. The Commission intends to work with various interest groups recognized in this section towards meeting the objectives of the housing plan.

Listed below are some of the actions and procedures that are shown against individual parties. If the procedures are followed by all, the coordination necessary for implementation of the plan can be achieved.

### SOUTHERN NEW HAMPSHIRE PLANNING COMMISSION

The statutory or legal basis for the SNHPC rests in a State Act authorizing the creation of Regional Planning Commissions (vide RSA Chapter 36:45-53). The Commission is charged with the responsibility of preparing a master plan for the development of the region. The statute requires that the above plan, among other things, contain programs for housing and land use development.

The statutory responsibility of the Commission does not match with the power granted by the law. It has no regulatory power that it can exercise. Therefore, a great deal of emphasis is placed upon persuading and advising the local municipalities and other groups who are capable of implementing this plan.

Within its statutory and budgetary constraints the Commission will exercise the following to implement



the plan:

1. Encourage everyone to gather information on housing issues, goals and objectives and other recommendations of the housing plan.
2. Acting in the capacity of MPO (designated by the Governor) the SNHPC is responsible for preparing and approving (jointly) the Unified Work Program and Transportation Improvement Program for the Metropolitan Manchester Planning Area. The Commission will ensure that the TIP and the Unified Work Program are consistent with adopted goals and policies of the Housing Plan.
3. In its advisory function to the local planning boards, the SNHPC staff will comment negatively where it feels that the towns' regulations or plans are too restrictive to offer a variety of housing choices.
4. Through its function as the A-95 Clearinghouse for the Southern New Hampshire Subregion, the SNHPC will carefully evaluate all housing applications (including HAPs) to determine how well they address the needs as outlined in the plan. In the review of other applications where federal grants are involved, the SNHPC will use the community's performance as a factor in deciding whether or not these applications should be endorsed.
5. In the A-95 reviews of projects, the Commission will use the criteria and procedure as discussed in Section V.
6. Housing implementation programs as outlined in Section IV will be strictly followed. Various actions that are necessary to accomplish the annual



objectives, are part of the implementation program.

7. The SNHPC will continue to do housing research and make findings available to the public, funds permitting. However, the Commission will monitor and evaluate the housing implementation programs so essential to measure its effectiveness.

#### LOCAL GOVERNMENTS

The towns and the City of Manchester have the ultimate responsibility to provide a specific number and type of housing units in their respective jurisdictions. If the communities do not approve the construction of moderately priced homes or low and moderate income housing, they never get built. Without a full commitment from the local officials, the housing allocation plan (for low and moderate income) will remain unimplemented.

The following are some of the ways in which individual communities may work towards implementation of this plan:

1. Each community should adopt the goals, objectives and number of dwelling units that are projected in this plan.
2. Each municipality should develop its own housing goals, objectives, and policies and review them for consistency with the regional goals, policies, etc.
3. Communities should review their zoning, subdivision regulations and other ordinances to see if they are consistent with the regional objectives. If the local ordinances are deficient and are unsuitable for use in the present context, the towns should revise their ordinances and regulations in accord with the models to be developed by the Commission.



4. The communities should encourage the use of innovative land development and housing prototypes as a means of providing more housing for all income groups.
5. Each town should develop community facilities and services that are necessary to support future housing needs. A capital improvement strategy should be established by each municipality to minimize the overburdening of existing facilities and construction of new facilities.

#### **BUILDERS AND DEVELOPERS**

Builders have traditionally had the greatest role in determining the type of housing to be built, the quality of construction used and the location of housing. Builders and developers often respond to the market demand by constructing new buildings at a higher price. A builder does not consider it necessary to investigate if demands of all groups are being met. Since the municipalities do not provide any economic incentive for constructing or rehabilitating housing units suitable for low and moderate income families, the builders tend to overlook this segment. In fact, economic disincentives such as time lags, restrictive zoning, etc. have been prevalent. The net result has been the construction of relatively high priced units at the expense of the moderately priced one. A reversal of this trend could come about with the availability of federal monies through various programs. The construction of moderately priced units and rehabilitation of old buildings for the use of elderly families might become more attractive to builders.

The builders and developers can actively participate in the housing plan through the following ways:

1. In the spirit of cooperation the builders and developers should use the recommendations of this plan. The recommendations are based upon total



future housing needs - a portion of which indicates the need of low and moderate income families who are eligible for assisted housing. The builders should not only cater to the needs of market housing but should also be responsive to the need of moderate income families and the elderly. The builders should explore the possibility of meeting some of the housing demand by rehabilitating old buildings.

2. Builders should work closely with the local planning boards in the early stages of design. They should plan their developments in locations which have adequate services and facilities, and have easy access to transportation, commercial, recreation, schools and other social services. If necessary, they should contact the Commission to receive additional information on housing that is not available at the local planning board.
3. If possible, builders and developers should utilize new development techniques (such as planned unit developments, cluster subdivisions, and condominium developments) if they result in lower housing cost.
4. In large scale developments builders and developers should try to obtain a better mix of units by type and cost.
5. In constructing and marketing, the builders and developers should follow non-discriminatory practices.

#### FINANCIAL INSTITUTIONS

Since financial institutions have control over the availability of capital, they influence greatly the type of development that goes into an area. Like any other role player, financial institutions have to understand and support the housing plan. Alterna-



tively, some portions of the plan may not get implemented. The following are some of the ways by which financial institutions can coordinate their efforts to further the cause of housing implementation:

1. Financial institutions should support those housing developments which are consistent with this plan.
2. They should not support large developments in areas outside the future developmental limits.
3. To the extent possible, financial institutions should support the techniques which reduce the cost of design and land development.
4. They should continue supporting the efforts of the New Hampshire Housing Finance Agency.
5. Financial institutions should work to support the Section 235 (homeownership) program which makes it easier for moderate income families to own homes.
6. Financial institutions should participate in the rehabilitation of old neighborhoods sponsored by local bodies.

#### **CITIZEN INVOLVEMENT**

Citizen groups hold a great deal of influence over matters of local importance. They can play an influencing role in the developmental character of their communities. This is particularly true for most of the communities in the subregion. With the exception of Manchester, all other communities have the town meeting form of government. This means practically everything has to be brought before the voters at the Annual Meeting for approval. It will be extremely difficult to implement the plan recommendations if they are not understood and appreciated by



citizen groups.

Citizen groups can assist with implementation in the following ways:

1. Initially the Citizen Advisory Committees can familiarize themselves with the needs, goals and recommendations of this plan.
2. The CACs can help disseminate details of the program throughout the community. Hopefully, this will create a broader base of support for various housing programs and recommendations.
3. Citizen groups should work closely with various branches of the local government to help implement the plan, specially in the construction of moderately priced homes and other units suitable for the elderly.
4. Citizen groups should urge the local governments to make changes in ordinances which restrict the growth of low and moderate income developments and discourage uniform land development.
5. Citizen groups should support the preservation of old buildings and neighborhoods through their rehabilitation.
6. Citizen groups should be vigilant in their communities to ensure non-discriminatory practices. If the discrimination becomes obvious, they should report it to the appropriate authorities.

#### STATE OF NEW HAMPSHIRE

Next to the federal government, the state is the most logical public body which can lend its support in providing low and moderate income housing. During the past few years, the State of New Hampshire has taken an active role in this regard. Two statewide



agencies, the New Hampshire Housing Commission and the New Hampshire Housing Finance Agency have been created. While the NHHF has been concerned with the development of local programs utilizing the federal Section 8 Housing Assistance Payments Programs, the NHHFA is concerned with encouraging the investment of private capital through the use of public financing.

Actions of the State government will help implement the housing plan as follows:

1. Activities of the NHHFA should be considerably expanded. Construction and mortgage loans should be made available for multi-family developments designed for the moderate income and the elderly.
2. The activities of the NHHFA and the NHHF should be coordinated. At the regional level such coordination will help implement recommendations of the plan. For example, the NHHFA could provide construction and mortgage loans to a private developer who may be willing to build elderly housing. When the units are built, the NHHF may rent those units via the Section 8 Program.
3. The OCP and the NHHF should support the recommendations of this plan. In recognition of the above support, the OCP, NHHF and the SNHPC should execute memorandums of understanding between them.

#### FEDERAL GOVERNMENT

Housing for the low and moderate income families cannot be adequately provided without massive public subsidies. Availability of federal funds is, therefore, critical in responding to the needs of low and moderate income families as outlined in this plan. In order for the plan to succeed, the availability of federal subsidy monies and their proper distribution are equally important. While the size of the "purse"



of subsidy funds is contingent upon acts of Congress and future national legislation, the distribution of it is in the hands of the HUD regional office. This is where the coordination is most important for implementation of this plan. The findings and recommendations of this plan should be a primary input in the HUD review process. The Housing Assistance Payments Program funds should be made available to municipalities and other sponsors consistent with the needs and allocations shown in this plan.

## ASSESSMENTS



The Commission's primary responsibility is to coordinate the activities of the various agencies and departments of the Government in the field of foreign affairs. It is the Commission's duty to ensure that the Government's foreign policy is consistent and effective. The Commission is also responsible for the preparation and presentation of the President's foreign policy proposals to the Congress. The Commission's work is carried out through a number of committees and subcommittees. The Commission's findings and recommendations are presented to the President in the form of a report. The Commission's work is also carried out through a number of committees and subcommittees. The Commission's findings and recommendations are presented to the President in the form of a report.

The Commission's primary responsibility is to coordinate the activities of the various agencies and departments of the Government in the field of foreign affairs. It is the Commission's duty to ensure that the Government's foreign policy is consistent and effective. The Commission is also responsible for the preparation and presentation of the President's foreign policy proposals to the Congress. The Commission's work is carried out through a number of committees and subcommittees. The Commission's findings and recommendations are presented to the President in the form of a report.

The Commission's primary responsibility is to coordinate the activities of the various agencies and departments of the Government in the field of foreign affairs. It is the Commission's duty to ensure that the Government's foreign policy is consistent and effective. The Commission is also responsible for the preparation and presentation of the President's foreign policy proposals to the Congress. The Commission's work is carried out through a number of committees and subcommittees. The Commission's findings and recommendations are presented to the President in the form of a report.

The Commission's primary responsibility is to coordinate the activities of the various agencies and departments of the Government in the field of foreign affairs. It is the Commission's duty to ensure that the Government's foreign policy is consistent and effective. The Commission is also responsible for the preparation and presentation of the President's foreign policy proposals to the Congress. The Commission's work is carried out through a number of committees and subcommittees. The Commission's findings and recommendations are presented to the President in the form of a report.

100-100000

The Commission's primary responsibility is to coordinate the activities of the various agencies and departments of the Government in the field of foreign affairs. It is the Commission's duty to ensure that the Government's foreign policy is consistent and effective. The Commission is also responsible for the preparation and presentation of the President's foreign policy proposals to the Congress. The Commission's work is carried out through a number of committees and subcommittees. The Commission's findings and recommendations are presented to the President in the form of a report.



## ENVIRONMENTAL ASSESSMENT

## ASSESSMENTS



ASSESSMENTS



## ENVIRONMENTAL ASSESSMENT

The Housing Plan for the Southern New Hampshire Sub-region is designed to address the housing needs emerging from the new growth and the existing households of thirteen communities. Prepared for the year 1985, the plan is based upon the projected population growth of individual communities. The plan recognizes the fact that the needs of all households cannot be addressed by building new houses alone. Rehabilitation and/or conservation of old buildings should also be continued as part of preserving existing housing stock. This latter strategy is necessary to meet the housing needs of low and moderate income families, since all families who are in need of adequate housing cannot be housed in new buildings alone.

### SUMMARY

Specifically the plan proposes:

- that between 1977-1985, there will be a need for 10,229 new housing units in the subregion.
- 8,327 of these units are needed due to population growth and 1,902 to replace substandard units and maintain adequate vacancy rates.
- 2,369 units of assisted housing are needed -- 1,051 representing new construction and 1,318 by rehabilitating existing units.
- 3,177 units of market apartments and condominiums and 6,001 units of single family dwellings are needed.

One basic premise of this housing plan is to provide every household with a suitable unit. With the adoption of certain housing policies, the Commission has designed programs which are aimed at accomplishing this



very goal. The plan proposes that future development should be located in close proximity to existing and future services and utilities and further recognizes the need to maintain the standard of existing housing stock through the code enforcement and rehabilitation of old buildings.

#### ENVIRONMENTAL IMPACT

If the policies, programs and activities were carried out in accordance with this plan, they should benefit the quality of life and maintenance of resources in the subregion. Examples of beneficial effects are:

- . the dissemination of information regarding housing issues and environmental concerns should increase the public's awareness of the interrelationship between development, preservation, and their associated cost.
- . it will serve as a guide for most of the municipalities which lack resources to analyze their housing needs.
- . the voluntary and the required referral (for A-95 reviews) of housing proposals will stop haphazard development.
- . the acceptance of innovative design techniques, moderate to high density developments and building codes will lead to energy efficiency. The same is true for rehabilitation of old buildings where improved energy efficiency will be achieved through better insulation.
- . a coordination between this plan and other functional plans can optimize future investments in major capital improvements.

#### UNAVOIDABLE ADVERSE IMPACTS

There are certain adverse environmental impacts of the proposed plan. These are unavoidable impacts and may



have relevance in the short run. In the long run, the benefits derived from the plan will outweigh the loss sustained.

Examples of adverse impacts are:

- . the natural environment will be disturbed by the building of new homes. Construction activities will result in the removal of ground cover, displacement of top soil and destruction of wildlife habitat. Housing construction will also create temporary noise, dust and other inconveniences.
- . increasing residential densities may create social problems.
- . even though new homes are energy efficient they will require some energy for heating. This may further aggravate the energy situation.

#### **ALTERNATIVES AND THEIR ANALYSES**

The major alternative to the proposed plan would be to have no plan. Such an option may lead to uncoordinated growth. The lack of clearly defined policies and strategies on housing will lead future housing developments to be haphazard, wasteful, uneconomical and discriminatory. Housing may be built in those areas which are inappropriate for development; wetlands, floodplains and steep slopes serve as examples. The amount of land consumed under this alternative is greater than under the proposed plan. Much of the land will be consumed irretrievably for longer streets and larger yards. Developmental densities will likely be such that the per unit cost of basic services will be disproportionately high. The haphazard development may increase travel costs for users - resulting in increased fuel consumption.

Another alternative to the plan may be a greater concentration of development in existing developed areas.



This may have several points in favor and against. Points in favor are: per unit cost of providing basic service will be less and higher development densities may be appropriate from the standpoint of resource consumption. Points against are: greater densities throughout the subregion would appear to have little acceptance and marketability, and the available vacant land in developed areas will not be sufficient to accommodate the range of densities and the types of housing that are seen so valuable in this subregion.

#### LOCAL SHORT-TERM USES VS LONG-TERM PRODUCTIVITY

The plan has been formulated to address the current and future needs of the subregion. Having analyzed the growth, capabilities and preferences of households, the plan recommends the number of housing units (with types and size) that each municipality should expect during the plan period.

The plan foresees a compatible relationship between the local short-term uses and the long-term productivity. Specific demands which this plan will place upon man and environment may create a few environmental problems. Most of these problems are inevitable and only last for a short-term. The implementation of this plan will enhance the long-term productivity of the subregion's resources as the coordinated and controlled growth will reduce the detrimental impact of new growth.

#### IRREVERSIBLE AND IRRETRIEVABLE COMMITMENTS OF RESOURCES

There are two major irreversible and irretrievable commitments of resources which are involved in the plan. They are funds and land. The plan implementation requires a substantial expenditure of public and private monies. They are, therefore, an integral part of plan effectuation. Second, the land actually used for building new houses can never be reverted to its natural condition. Such is the irony of progress!

In addition to these two resources, energy, building materials and manpower are other resources which will be



## APPLICABLE ENVIRONMENTAL CONTROLS

irretrievably committed if the plan is implemented.

Environmental controls exist at all levels of government. The following are some of the applicable environmental controls in implementing the plan.

### Federal

1. The National Environmental Policy Act of 1969.
2. Executive Order 11514, Protection and Enhancement of Environmental Quality.
3. Flood Disaster Protection Act of 1973.
4. Federal Water Pollution Control Act of 1973.
5. Clean Air Act of 1967 as amended.
6. Fish and Wildlife Coordination Act.
7. The Endangered Species Act of 1973.
8. Noise Abatement and Control: HUD Circular 1390.2.

### State

1. Air Pollution Control RSA 125:78-89.
2. Water Pollution Control RSA Chapter 149.

### Local

1. Zoning Ordinances and Subdivision Regulations.
2. Local Health Ordinances on Sanitation and on Site Water and Sewerage Facilities.
3. Manchester Highway Department Sewer Use Ordinance.







## **HISTORIC PRESERVATION ASSESSMENT**

The assessment describes the impact of the housing plans, policies and programs upon properties listed in or eligible for inclusion in the National Register of Historic Places.

The assessment contains a summary of the plan, the impacts of the plan if carried out, any adverse impacts which cannot be avoided if the plan is carried out, alternatives to the proposed plan, the impact of the plan on the long-term maintenance and enhancement of National Register properties, and a statement setting forth applicable Federal, State and local controls for conserving and enhancing historical properties.

### **SUMMARY OF THE HOUSING PLAN**

The Housing Plan of the Southern New Hampshire Subregion is primarily designed to formulate a set of policies which the Commission will follow. These policies were developed to achieve one single goal that every household in the subregion should have a suitable house in a healthy living environment. Developed for the year 1985, this plan indicates the nature of current and future housing needs expected to be felt by individual communities in the subregion. A set of programs and policies appropriate to address the needs of all groups were outlined in the plan. While a great deal of emphasis was placed upon the new construction, the rehabilitation of old buildings through private and public efforts was recognized as an integral part of the future delivery of housing.

### **IMPACTS OF THE PLAN**

The plan has a positive impact upon historical properties. The Southern New Hampshire Planning Commission has compiled a list of historic places that have been admitted to the National Register. The policies of this plan call for identification and protection of homes and sites with historical significance. But there are occasions when some exceptions may have to be made. In the case of rehabilitation, any improvements, especially the exterior, should be compatible wi



the existing structural features. In the case of new construction, there could be a situation where a new site is created by clearing of old buildings. Such buildings will be respected. However, the N. H. Office of Historic Preservation will be contacted prior to endorsing the project.

#### **ADVERSE IMPACTS**

There are no adverse impacts upon historically significant properties which cannot be avoided should the policies and procedures be carried out as recommended.

#### **ALTERNATIVES TO THE PROPOSED PLAN**

The absence of a regional policy to support the preservation of historic properties would reduce the alternatives that would be available to the individuals and groups interested in the maintenance of such sites, and worse, could possibly lead to the destruction of properties that have some potential for nomination to the National Register.

#### **IMPACT OF THE PLAN LONG-TERM MAINTENANCE ETC.**

The plan and its supporting policies will have a positive impact upon the long-term maintenance and enhancement of National Register properties. The specific policy to "protect areas of officially recognized historical significance" will promote the protection of these sites from inappropriate development.

#### **APPLICABLE FEDERAL, STATE AND LOCAL CONTROLS**

The following Federal, State and local opportunities are made available for the conservation and enhancement of historical properties. These programs are designed specifically to help deal with the preservation and maintenance of historic structures. Additional programs, which are not listed, can be utilized for maintenance and preservation of structures, historic and otherwise.

- . Federal - The Archeological and Historic Preservation Act of 1974
- National Historic Preservation Fund (National Trust)
- Historic Preservation Loan Program (HUD)



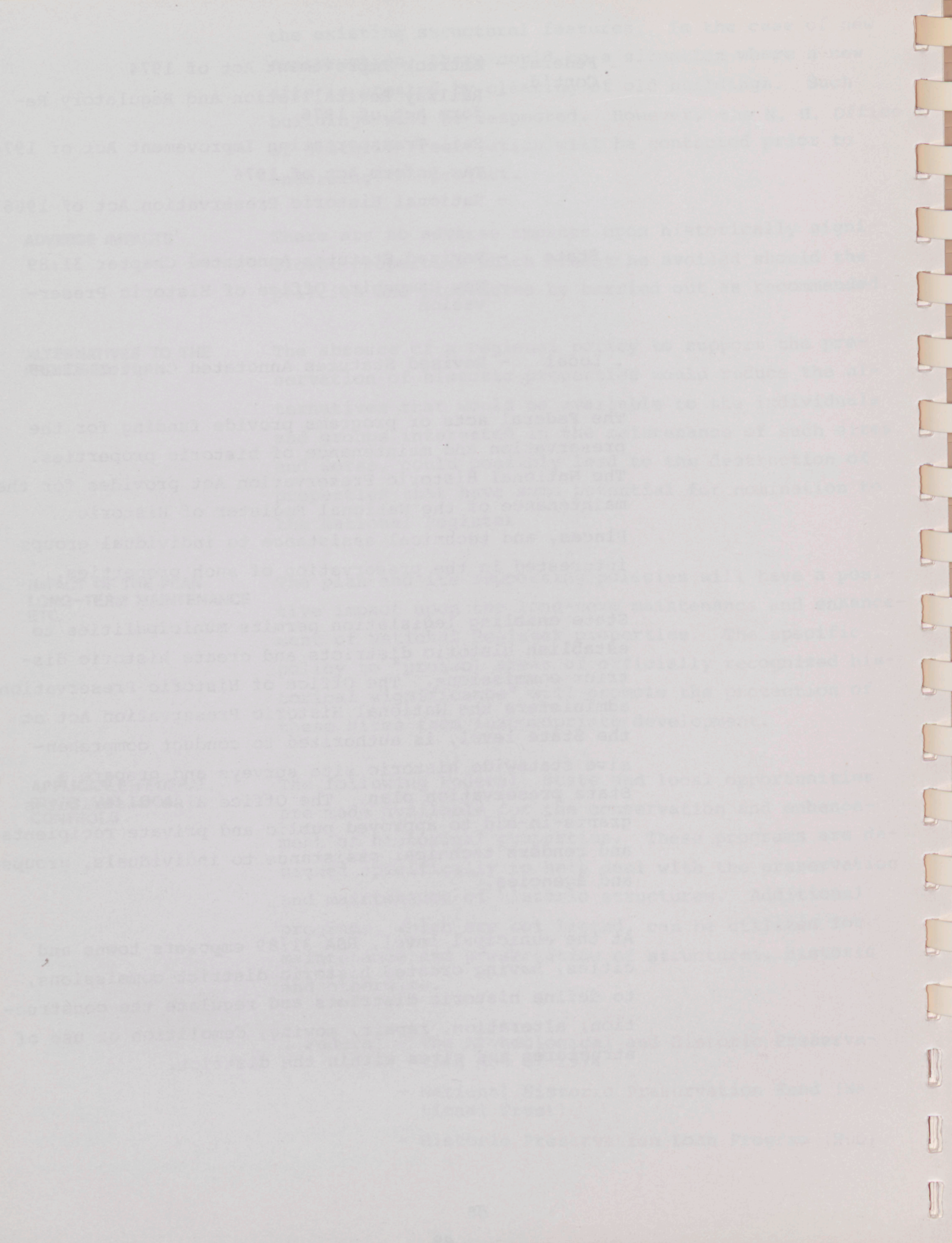
- . Federal - Amtrack Improvement Act of 1974  
Cont'd. - Railway Revitalization and Regulatory Reform Act of 1976
  - Rail Transportation Improvement Act of 1976
  - Tax Reform Act of 1976
  - National Historic Preservation Act of 1966
- . State - Revised Statutes Annotated Chapter 31:89
  - New Hampshire Office of Historic Preservation
- . Local - Revised Statutes Annotated Chapter 31:89

The Federal acts or programs provide funding for the preservation and maintenance of historic properties. The National Historic Preservation Act provides for the maintenance of the National Register of Historic Places, and technical assistance to individual groups interested in the preservation of such properties.

State enabling legislation permits municipalities to establish historic districts and create historic district commissions. The Office of Historic Preservation administers the National Historic Preservation Act at the State level, is authorized to conduct comprehensive statewide historic site surveys and prepare a State preservation plan. The Office also distributes grants-in-aid to approved public and private recipients and renders technical assistance to individuals, groups and agencies.

At the municipal level, RSA 31:89 empowers towns and cities, having created historic district commissions, to define historic districts and regulate the construction, alteration, repair, moving, demolition or use of structures and sites within the district.







## CITIZEN PARTICIPATION ASSESSMENT

The Southern New Hampshire Planning Commission's objective regarding citizen participation, as stated in the Overall Program Design for Fiscal Year 1978 is:

"To continue to promote increased awareness of Commission programs and services and insure effective citizen involvement where major plans, policies, priorities or objectives are concerned."

One of the early steps in the housing and land use planning process involved the decision to solicit citizen input in every phase of planning.

Specific accomplishments include:

- . Twelve Citizen Advisory Committees were organized with the support and assistance of the Boards of Selectmen.
- . Staff met with the Citizen Advisory Committees on thirty-two (32) occasions, administering questionnaires, soliciting guidance relative to the development of housing goals, policies and objectives. Inputs regarding the future of housing type, size and location were obtained.
- . Staff consulted with Manchester's planners and had access to tapes, written summaries, and questionnaires resulting from a year-long series of public input forums conducted as part of the City's Community Improvement Program.
- . Citizen involvement was achieved during the goals formulation and data gathering stages of the housing planning program. Citizens were provided opportunities to react to Commission proposals at the earliest point in time.



- . Through the Commission's Speaker's Bureau, news releases, and the Citizen Advisory Committees the Commission sought the support of the plan prepared with citizen inputs.
- . The Commission's effort to educate the public on planning matters has been quite successful. The school and the library programs have been particularly effective.
- . A brochure explaining the means of actively involving citizens in the planning process was widely distributed.
- . Telephone and personal contact was made with seventeen (17) special interest groups who were informed of housing and land use programs, and their relevance to the citizen participation process. These special interest groups lent their active support in the plan preparation.
- . Meeting reports, mailing lists, attendance records, meeting announcements, questionnaires, news releases, meeting schedules, etc. documenting specific activities undertaken to support the citizen participation mechanism are on file in the Commission offices.



APPENDIX I	SURVEY OF SUBSTANTIAL UNDERSTANDING	100
Table I-1	Amherst	101
Table I-2	Bedford	102
Table I-3	Brookline	103
Table I-4	Chestnut	104
Table I-5	Concord	105
Table I-6	Easton	106
Table I-7	Needham	107
Table I-8	Needham Heights	108
Table I-9	Needham	109
Table I-10	New Boston	110
Table I-11	Raymond	111
Table I-12	Weymouth	112

APPENDIX II	ESTIMATES OF LOW-INCOME HOUSEHOLDS	113
	Method of Estimating Number of Low-Income Households	114

Table II-1	Amherst - Family Income	115
Table II-2	Amherst - Low-Income Families in Group and Family Grouped Housing Units by Size of Family	116
Table II-3	Bedford - Same As Above	117
Table II-4	Concord - Same As Above	118
Table II-5	Easton - Same As Above	119
Table II-6	Needham - Same As Above	120
Table II-7	Needham Heights - Same As Above	121
Table II-8	Needham - Same As Above	122
Table II-9	New Boston - Same As Above	123
Table II-10	Raymond - Same As Above	124
Table II-11	Weymouth - Same As Above	125
Table II-12	Weymouth - Same As Above	126
Table II-13	Weymouth - Same As Above	127
Table II-14	Weymouth - Same As Above	128



...the ... of ...  
...the ... of ...  
...the ... of ...

...the ... of ...  
...the ... of ...  
...the ... of ...

...the ... of ...  
...the ... of ...  
...the ... of ...

...the ... of ...  
...the ... of ...  
...the ... of ...

## APPENDIX

...the ... of ...  
...the ... of ...  
...the ... of ...



# CONTENTS

APPENDIX I	SURVEY OF RESIDENTIAL PROPERTIES FOR SALE	99
Table I-1	Auburn	100
Table I-2	Bedford	101
Table I-3	Candia	102
Table I-4	Chester	103
Table I-5	Derry	104
Table I-6	Goffstown	105
Table I-7	Hooksett	106
Table I-8	Londonderry	107
Table I-9	Manchester	108
Table I-10	New Boston	110
Table I-11	Raymond	111
Table I-12	Weare	112
APPENDIX II	ESTIMATES OF LOW-INCOME HOUSEHOLDS	113
	Method of Estimating Number of Low-Income Households	114
Table II-1	Revised Section 8 Family Income Limits, Manchester SMSA	115
Table II-2	Auburn - Low-Income Families In Owner and Renter Occupied Housing Units By Size of Family.	116
Table II-3	Bedford - Same As Above	117
Table II-4	Derry - " " "	118
Table II-5	Goffstown - " " "	119
Table II-6	Hooksett - " " "	120
Table II-7	Londonderry - " " "	121
Table II-8	Manchester - " " "	122
Table II-9	Raymond - " " "	123
Table II-10	Candia - Low-Income Families In Occupied Housing Units By Size Of Family.	124
Table II-11	Chester - Same As Above	125
Table II-12	Deerfield - " " "	126
Table II-13	New Boston - " " "	127
Table II-14	Weare - " " "	128



# APPENDIX III ESTIMATES OF INCOME ELIGIBLE FAMILIES 129

Method of Estimating Income Eligible,  
Unassisted Families Spending More  
Than 25 Percent of Their Income 130

Table III-1	Auburn - Distribution of Income Eligible Households By Size and Age and Income Eligible Unassisted Families Spending More Than 25 Percent Of Their Income For Housing.	136
Table III-2	Bedford - Same As Above	137
Table III-3	Candia - " " "	138
Table III-4	Chester - " " "	139
Table III-5	Deerfield - " " "	140
Table III-6	Derry - " " "	141
Table III-7	Goffstown - " " "	142
Table III-8	Hooksett - " " "	143
Table III-9	Londonderry - " " "	144
Table III-10	Manchester - " " "	145
Table III-11	New Boston - " " "	146
Table III-12	Raymond - " " "	147
Table III-13	Weare - " " "	148

## APPENDIX IV ESTIMATES OF HOUSING REQUIREMENTS 149

Table IV-1	Auburn - Estimate of Housing Requirements.	150
Table IV-2	Bedford - Same As Above	152
Table IV-3	Candia - " " "	153
Table IV-4	Chester - " " "	154
Table IV-5	Deerfield - " " "	155
Table IV-6	Derry - " " "	156
Table IV-7	Goffstown - " " "	158
Table IV-8	Hooksett - " " "	159
Table IV-9	Londonderry - " " "	160
Table IV-10	New Boston - " " "	161
Table IV-11	Manchester - " " "	162
Table IV-12	Raymond - " " "	164
Table IV-13	Weare - " " "	165



APPENDIX V	ESTIMATES OF HOUSEHOLD INCREASE BY FAMILY TYPES AND INCOME, 1977-1985	167
Table V-1	Auburn - Estimated Increase In House- holds by Family Types and Income.	168
Table V-2	Bedford - Same As Above	169
Table V-3	Candia - " " "	170
Table V-4	Chester - " " "	171
Table V-5	Deerfield - " " "	172
Table V-6	Derry - " " "	173
Table V-7	Goffstown - " " "	174
Table V-8	Hooksett - " " "	175
Table V-9	Londonderry - " " "	176
Table V-10	Manchester - " " "	177
Table V-11	New Boston - " " "	178
Table V-12	Raymond - " " "	179
Table V-13	Weare - " " "	180
APPENDIX VI	ESTIMATE OF HOUSEHOLDS: 1976	181
	Table VI-1 1976 Household Estimate	184
APPENDIX VII	GLOSSARY	185







## APPENDIX I

### SURVEY OF RESIDENTIAL PROPERTIES FOR SALE IN THE SOUTHERN NEW HAMPSHIRE SUBREGION



**SURVEY OF RESIDENTIAL PROPERTIES FOR SALE,  
AUBURN, N.H. (3/4/77)**

SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$46,900	\$53,225	\$32,900-\$89,900
Number of Bedrooms	3	3.5	2-5
Lot Size (acres)	1.22	11.60	.6-90
Age of Building (years)	6.5	11	1-50
Heating Costs	\$482	\$625.29	\$350-\$1,300
Taxes	\$833.25	\$858.29	\$473-\$1457.27

Median sales price of existing single-family homes sold  
in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in  
the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was  
conducted by the staff of the Southern New Hampshire  
Planning Commission on March 4, 1977.



TABLE 1-2

# **SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, BEDFORD, N.H. (3/4/77)**

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$72,500	\$77,180	\$37,500-\$210,000
Number of Bedrooms	4	3.8	2-6
Lot Size (acres)	1.50	1.80	.34-6.2
Age of Building (years)	4.5	16.7	1-200
Heating Costs	\$720	\$828.75	\$285-\$2,400
Taxes	\$1,276.55	\$1,389.80	\$710-\$3,300

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



# **SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, CANDIA, N.H. (3/4/77)**

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$59,800	\$63,786	\$42,500-\$99,900
Number of Bedrooms	3	3.6	3-5
Lot Size (acres)	2	2.5	.6-4.2
Age of Building (years)	27	64	2-177
Heating Costs	\$543	\$823	\$350-\$2,000
Taxes	\$957	\$982.33	\$575.03-\$1,388

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



# SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, CHESTER, N.H. (3/4/77)

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$37,900	\$37,900	\$37,900
Number of Bedrooms	5	5	5
Lot Size (acres)	.47	.47	.47
Age of Building (years)	45	45	45
Heating Costs	\$450	\$450	\$450
Taxes	\$600	\$600	\$600

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



# **SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, DERRY, N.H. (3/4/77)**

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$36,000	\$36,000	\$36,000
Number of Bedrooms	3	3	3
Lot Size (acres)	1	1	1
Age of Building (years)	5	5	5
Heating Costs	\$650	\$650	\$650
Taxes	\$995	\$995	\$995

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



# SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, GOFFSTOWN, N.H. (3/4/77)

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$37,200	\$41,500	\$27,900-\$84,000
Number of Bedrooms	3	3.1	2-5
Lot Size (acres)	.42	.70	.18-2.5
Age of Building (years)	12	23	2-100
Heating Costs	\$682.50	\$684.05	\$396-\$1,100
Taxes	\$1,068.07	\$807.92	\$454-\$1,667

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



# SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, HOOKSETT, N.H. (3/4/77)

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$41,950	\$42,250	\$31,900-\$55,900
Number of Bedrooms	3	2.8	1-4
Lot Size (acres)	.82	.80	.20-1.7
Age of Building (years)	14	13	1-25
Heating Costs	\$745	\$803	\$350-\$1,200
Taxes	\$967.55	\$937.63	\$511-\$1,272

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



# SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, LONDONDERRY, N.H. (3/4/77)

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$45,900	\$49,033	\$39,900-\$63,000
Number of Bedrooms	3	3.3	2-4
Lot Size (acres)	1.02	1.62	.93-4.5
Age of Building (years)	4	9	3-25
Heating Costs	\$750	\$695	\$350-\$930
Taxes	\$1,187.32	\$1,228.75	\$942.88-\$1,508.13

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



TABLE 1-3  
**SURVEY OF RESIDENTIAL PROPERTIES FOR SALE,  
MANCHESTER N.H. (3/4/77)**

SINGLE-FAMILY (86)

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$36,750	\$42,800	\$19,900-\$130,000
Number of Bedrooms	3	3.5	2-6
Lot Size (acres)	.22	.27	.025-1.23
Age of Building (years)	20	26	1-87
Heating Costs	\$500	\$566	\$268.00-\$1,416.00
Taxes	\$1,044	\$1,209	\$510.73-\$2,972.00

MULTI-FAMILY (58)

Offering Price	\$37,900	\$40,574	\$20,900-\$80,000
Per Unit			
(excluding 2F)	\$11,225	\$10,954	\$ 4,483-\$10,000
(including 2F)	\$14,719	\$13,223	\$ 4,483-\$33,500
(only 2F)	\$17,950	\$18,433	\$10,450-\$33,500
Lot Size (acres)	.11	.09	.06-.29
Age of Building (years)	60	63	3-85

\* \* \* \* \*

Median sales price of existing single-family homes sold  
in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the  
U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was  
conducted by the staff of the City Planning Board  
on March 4, 1977.



# **HOMEOWNER COSTS MANCHESTER, N.H. (1977)**

Median Offering Price <sup>1</sup>	\$36,750
Down Payment (25%)	\$ 9,188
Amount of Mortgage	\$27,562

Mortgage Payment (25 years, 8.5%)	\$ 2,663
Taxes (66% of Value, 54.80/1000)	\$ 1,329
Homeowners Insurance (.005% of Value) <sup>2</sup>	\$ 184
Utilities (Water, Sewer, Electricity, Gas) <sup>3</sup>	\$ 381
Heat <sup>4</sup>	\$ 500
Maintenance & Repairs (1% of Value) <sup>2</sup>	\$ 368

Total Homeowner Costs	\$ 5,425
-----------------------	----------

Income Necessary to Maintain Homeownership at 25% of Income	\$21,700
--	----------

- 
1. This figure was obtained from a survey of residential properties for sale in Manchester conducted by the staff of the City Planning Board on March 4, 1977.
  2. These figures were obtained from the mortgage loan department of the Merchants Savings Bank.
  3. This figure is based on averages obtained from the Manchester Housing Authority and minimum sewer and water charges in Manchester.
  4. The results of the survey noted above indicate a median annual heating cost of \$500.00.



# SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, NEW BOSTON, N.H. (3/4/77)

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$83,500	\$83,500	\$79,000-\$88,000
Number of Bedrooms	4	4	3-5
Lot Size (acres)	22.75	22.75	13-32.50
Age of Building (years)	158.5	158.5	120-197
Heating Costs	\$1,400	\$1,400	\$1,400
Taxes	\$1,530	\$1,530	\$1,260-\$1,800

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



TABLE I-11

# SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, RAYMOND, N.H. (3/4/77)

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$36,900	\$36,900	\$36,900
Number of Bedrooms	3	3	3
Lot Size (acres)	.34	.34	.34
Age of Building (years)	2	2	2
Heating Costs	\$900	\$900	\$900
Taxes	\$837	\$837	\$837

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



# SURVEY OF RESIDENTIAL PROPERTIES FOR SALE, WEARE, N.H. (3/4/77)

## SINGLE-FAMILY

	<u>Median</u>	<u>Average</u>	<u>Range</u>
Offering Price	\$39,950	\$43,100	\$27,500-\$65,000
Number of Bedrooms	3.5	3.5	2-5
Lot Size (acres)	5.57	6.58	.16-15
Age of Building (years)	63	59.5	11-101
Heating Costs	\$700	\$700	\$700
Taxes	\$581	\$743.92	\$410-\$1,403.68

Median sales price of existing single-family homes sold in the U. S. (1976): \$38,900\*

Median sales price of new single-family homes sold in the U. S. (1976): \$44,200\*\*

\* National Association of Realtors

\*\*Joint Center for Urban Studies of Harvard and MIT

NOTE: This survey of residential properties for sale was conducted by the staff of the Southern New Hampshire Planning Commission on March 4, 1977.



## APPENDIX II

### ESTIMATES OF LOW-INCOME HOUSEHOLDS



## ESTIMATING LOW-INCOME HOUSEHOLDS

Since the most part of this work is intended to evaluate HAP's prepared by various communities, and to ascertain the number of households which are eligible to receive housing assistance, low income families were defined in accord with the latest guidelines of the U. S. Department of Housing and Urban Development. (See Table II-1)

There is no published information available on low income families who live in various communities. Using 1970 census data, a rough estimate of low income families was developed. An assumption was made that families which are now occupying the newly constructed market housing units built since 1970 do not require any assistance in housing. This in essence meant that by using the current income guidelines the number of 1970 low income households in various communities, would represent the number of 1976 households who may require housing assistance.

With the exception of Manchester, the fourth count data (of all of the towns in the region) on income and households were in an aggregated form. Therefore, by using the tables "Persons by Household Income For Owner Occupied and Renter Occupied" and "Count of Occupied Units and Persons, etc.", the number of owner occupied and renter occupied households with the number of persons and their income was derived. The income categories for 1970 were increased by 39.90%. This represented a 5.7% annual rate of change between 1970-75 and was based on gross median earnings between 1963-72 as determined by the U. S. Department of Labor. By statistical interpolation, the number of families under each income category was derived. All of these families are either in private market or subsidized housing.



TABLE II-1

REVISED SECTION 8 FAMILY INCOME LIMITS  
MANCHESTER SMSA  
(EFFECTIVE APRIL 1, 1976)

Number of Persons	Low Income <sup>1</sup>	Very Low Income <sup>2</sup>
1	\$ 8100	\$5000
2	9200	5700
3	10400	6500
4	11500	7200
5	12300	7800
6+	13000	8400

Source: U. S. Department of Housing and Urban Development

<sup>1</sup>Referred to in this document as 'Moderate Income'.

<sup>2</sup>Referred to in this document as 'Low Income'.



TABLE 11-2

**LOW-INCOME FAMILIES IN  
OWNER AND RENTER  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY**

				<u>OWNER</u>		
				<u>NO. OF PERSONS</u>	<u>TOTAL LOW-INCOME<sup>1</sup></u>	<u>VERY LOW-INCOME ONLY<sup>1</sup></u>
AUBURN				1	32	27
				2	44	30
				3	24	14
				4	38	10
				5	25	7
				6+	28	9
				TOTAL	191	97
				<u>RENTER</u>		
				<u>NO. OF PERSONS</u>	<u>TOTAL LOW-INCOME<sup>1</sup></u>	<u>VERY LOW-INCOME ONLY<sup>1</sup></u>
AUBURN				1	4	-
				2	9	2
				3	12	2
				4	14	4
				5	0	0
				6+	6	1
				TOTAL	45	9
				<u>TOTAL</u>		
				<u>NO. OF PERSONS</u>	<u>TOTAL LOW-INCOME<sup>1</sup></u>	<u>VERY LOW-INCOME ONLY<sup>1</sup></u>
AUBURN				1	36	27
				2	53	32
				3	36	16
				4	52	14
				5	25	7
				6+	34	10
				TOTAL	236	106

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



TABLE II-3

**LOW-INCOME FAMILIES IN  
OWNER AND RENTER  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY**

		<u>OWNER</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
BEDFORD			
1		72	55
2		65	27
3		60	24
4		34	6
5		33	8
6+		26	5
TOTAL		290	125
		<u>RENTER</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
BEDFORD			
1		11	2
2		12	3
3		11	4
4		19	8
5		13	4
6+		13	4
TOTAL		79	25
		<u>TOTAL</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
BEDFORD			
1		83	57
2		77	30
3		71	28
4		53	14
5		46	12
6+		39	9
TOTAL		369	150

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



TABLE 11-4  
LOW-INCOME FAMILIES IN  
OWNER AND RENTER  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY

OWNER

NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
1	142	98
2	171	99
3	146	81
4	82	20
5	84	21
6+	100	31
TOTAL	725	350

DERRY

RENTER

NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
1	248	180
2	125	72
3	84	49
4	85	41
5	31	16
6+	35	23
TOTAL	608	381

DERRY

TOTAL

NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
1	390	278
2	296	171
3	230	130
4	167	61
5	115	37
6+	135	54
TOTAL	1333	731

DERRY

<sup>1</sup>Low-income and very low-income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: Housing Assistance Plan of Derry



TABLE 11-5

**LOW-INCOME FAMILIES IN  
OWNER AND RENTER  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY**

		<u>OWNER</u>	
		<u>TOTAL</u>	<u>VERY</u>
		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
		<u>NO. OF PERSONS</u>	
GOFFSTOWN			
	1	111	96
	2	143	75
	3	104	51
	4	82	23
	5	65	16
	6+	61	8
	TOTAL	566	269

		<u>RENTER</u>	
		<u>TOTAL</u>	<u>VERY</u>
		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
		<u>NO. OF PERSONS</u>	
GOFFSTOWN			
	1	42	25
	2	42	23
	3	36	20
	4	16	5
	5	16	12
	6+	10	2
	TOTAL	162	87

		<u>TOTAL</u>	
		<u>TOTAL</u>	<u>VERY</u>
		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
		<u>NO. OF PERSONS</u>	
GOFFSTOWN			
	1	153	121
	2	185	98
	3	140	71
	4	98	28
	5	81	28
	6+	71	10
	TOTAL	728	356

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



**LOW-INCOME FAMILIES IN  
OWNER AND RENTER  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY**

<u>OWNER</u>		
NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
HOOKSETT		
1	127	103
2	125	69
3	98	54
4	44	14
5	34	8
6+	47	15
TOTAL	475	263

<u>RENTER</u>		
NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
HOOKSETT		
1	28	27
2	17	9
3	10	5
4	25	9
5	17	7
6+	12	12
TOTAL	109	69

<u>TOTAL</u>		
NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
HOOKSETT		
1	155	130
2	142	78
3	108	59
4	69	23
5	51	15
6+	59	27
TOTAL	584	332

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



TABLE II-7

**LOW-INCOME FAMILIES IN  
OWNER AND RENTER  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY**

		<u>OWNER</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
LONDONDERRY			
1		87	70
2		100	31
3		88	27
4		54	9
5		41	8
6+		54	26
TOTAL		424	171
		<u>RENTER</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
LONDONDERRY			
1		20	10
2		22	11
3		13	5
4		0	0
5		1	1
6+		19	12
TOTAL		75	39
		<u>TOTAL</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
LONDONDERRY			
1		107	80
2		122	42
3		101	32
4		54	9
5		42	9
6+		73	38
TOTAL		499	210

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



**LOW-INCOME FAMILIES IN  
OWNER AND RENTER  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY**

OWNER

MANCHESTER

NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
1	1380	1059
2	1692	969
3	446	139
4	543	157
5	423	110
6+	617	119
TOTAL	5101	2553

RENTER

MANCHESTER

NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
1	3894	3136
2	2228	1172
3	1022	414
4	778	321
5	385	138
6+	468	217
TOTAL	8775	5398

TOTAL

MANCHESTER

NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
1	5274	4195
2	3920	2141
3	1468	553
4	1321	478
5	808	248
6+	1085	336
TOTAL	13876	7951

<sup>1</sup>Low-income and very low-income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: Housing Assistance Plan (1977-1979 Supplement) Section 16, Page C-27 prepared by City Planning Board, City of Manchester.



TABLE 11-9

**LOW-INCOME FAMILIES IN  
OWNER AND RENTER  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY**

		<u>OWNER</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
RAYMOND			
1		63	41
2		105	64
3		53	33
4		26	7
5		21	6
6+		53	17
TOTAL		321	168
		<u>RENTER</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
RAYMOND			
1		31	21
2		26	16
3		33	21
4		10	4
5		8	4
6+		22	11
TOTAL		130	77
		<u>TOTAL</u>	
		<u>TOTAL</u>	<u>VERY</u>
<u>NO. OF PERSONS</u>		<u>LOW-INCOME<sup>1</sup></u>	<u>LOW-INCOME ONLY<sup>1</sup></u>
RAYMOND			
1		94	62
2		131	80
3		86	54
4		36	11
5		29	10
6+		75	28
TOTAL		451	245

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



TABLE II-10  
LOW-INCOME FAMILIES IN  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY

<u>TOTAL OCCUPIED UNITS</u>		
<u>NO. OF PERSONS</u>	<u>TOTAL LOW-INCOME<sup>1</sup></u>	<u>VERY LOW-INCOME ONLY<sup>1</sup></u>
CANDIA		
1	37	6
2	57	18
3	41	13
4	20	2
5	16	2
6+	36	13
TOTAL	207	54

<sup>1</sup> Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



TABLE II-11  
LOW-INCOME FAMILIES IN  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY

<u>TOTAL OCCUPIED UNITS</u>		
<u>NO. OF PERSONS</u>	<u>TOTAL LOW-INCOME<sup>1</sup></u>	<u>VERY LOW-INCOME ONLY<sup>1</sup></u>
CHESTER		
1	59	25
2	51	34
3	36	22
4	26	14
5	28	12
6+	23	13
TOTAL	223	120

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



TABLE II-12  
LOW-INCOME FAMILIES IN  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY

<u>TOTAL OCCUPIED UNITS</u>		
NO. OF PERSONS	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
DEERFIELD		
1	28	28
2	33	20
3	18	11
4	9	3
5	10	3
6+	48	9
TOTAL	146	74

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



TABLE II-13  
**LOW-INCOME FAMILIES IN  
 OCCUPIED HOUSING UNITS  
 BY SIZE OF FAMILY**

<u>TOTAL OCCUPIED UNITS</u>		
<u>NO. OF PERSONS</u>	<u>TOTAL LOW-INCOME<sup>1</sup></u>	<u>VERY LOW-INCOME ONLY<sup>1</sup></u>
NEW BOSTON		
1	31	20
2	18	7
3	19	7
4	28	12
5	16	6
6+	19	8
TOTAL	131	60

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



TABLE II-14  
LOW-INCOME FAMILIES IN  
OCCUPIED HOUSING UNITS  
BY SIZE OF FAMILY

NO. OF PERSONS	TOTAL OCCUPIED UNITS	
	TOTAL LOW-INCOME <sup>1</sup>	VERY LOW-INCOME ONLY <sup>1</sup>
WEARE		
1	69	57
2	38	13
3	24	8
4	25	4
5	21	4
6+	41	13
TOTAL	218	99

<sup>1</sup>Low-Income and Very Low-Income was defined in accordance with Revised Section 8 Family Income Limits (April 1, 1976).

SOURCE: 1970 Census



# APPENDIX III

## ESTIMATES OF INCOME ELIGIBLE FAMILIES

Step 1 - From Tables A-7 and B-1 of the U. S. Census report HC (2)-111, the ratio of rental families (in three SMSA towns) earning less than \$10,000 and paying more than 25% of their income to all rental families (in total SMSA towns) earning less than \$10,000 and paying more than 25% of their income towards housing was derived. This ratio was equal to .14 or 14%.

Assuming that the low income families proportion of their income) the relationship between their income



## ESTIMATING INCOME ELIGIBLE HOUSE- HOLDS

All of the low income families (especially those who do not spend 25% of their income on housing) are not eligible to receive housing assistance. Therefore, to calculate the number of eligible low income families with their size and age of head of the household the following steps were used.

Step 1 - From HC (2)-127, Tables A-7, A-8. U. S. Census of Housing, the distribution of owner and renter families by size and age for the Manchester SMSA was computed. A similar computation was done with the help of Tables B-7 and B-8 which presented identical data for the City of Manchester. By subtracting Manchester's data from SMSA, the distribution of owner and renter families by size and age for the remaining towns in SMSA was derived (See Table 1, next page). In the absence of any other data, it was assumed that the distribution of families by size and age in other towns of the subregion will be similar to the relationship exhibited by the towns of the SMSA.

Step 2 - From Table 1 it can be seen that of the total families with one person households, 51% were below the age of 65 years and 49% were above 65 years of age. Such ratios are available for all other households. These ratios were applied to the total number of low income households derived previously. This provided a breakdown of low income families with size and age of the head of household.

Step 3 - From Tables A-7 and B-7 of the U. S. Census Report HC (2)-127, the ratio of renter families (in three SMSA towns) earning less than \$10,000 and paying more than 25% of their income to all renter families (in total SMSA towns) earning less than \$10,000 and paying more than 25% of their income towards housing was derived. This ratio was equal to  $\frac{224}{498}$  or .4497. Assuming that for low income families (regardless of their tenure) the relationship between their income



TABLE 1

**1970 CENSUS DISTRIBUTION OF  
OWNER AND RENTER FAMILIES BY  
SIZE AND AGE IN SMSA  
(EXCLUDING MANCHESTER)**

NUMBER OF PERSONS	AGE OF HEAD-65			AGE OF HEAD 65+			TOTAL		
	OWNER	RENTER	TOTAL	OWNER	RENTER	TOTAL	OWNER	RENTER	TOTAL
1	185	120	305	230	63	293	415	183	598
2	376	145	521	408	50	458	784	195	979
3	755	123	878	90	4	94	845	127	972
4	835	115	950	21	0	21	856	115	971
5	568	78	646	19	0	19	587	78	665
6+	702	62	764	5	5	10	707	67	774
TOTAL	3421	643	4064	773	122	895	4194	765	4959

NUMBER OF PERSONS	AGE OF HEAD-65			AGE OF HEAD 65+			TOTAL		
	OWNER	RENTER	TOTAL	OWNER	RENTER	TOTAL	OWNER	RENTER	TOTAL
1	44.6%	65.5%	51.0%	55.4%	34.5%	49.0%	100.0%	100.0%	100.0%
2	48.0	74.3	53.2	52.0	25.7	46.8	100.0	100.0	100.0
3	89.3	96.9	90.3	10.7	3.1	9.7	100.0	100.0	100.0
4	97.5	100.0	97.8	2.5	-	2.2	100.0	100.0	100.0
5	96.7	100.0	97.1	3.3	-	2.9	100.0	100.0	100.0
6+	99.3	92.5	98.7	0.7	7.5	1.3	100.0	100.0	100.0
TOTAL	81.6	84.0	81.9	18.4	14.6	18.0	100.0	100.0	100.0



and expenses towards housing remains the same, the above ratio was applied to total number of low income families. This provided the total number of income eligible families who were paying 25% or more of their income towards housing.

Step 4 - The number of income eligible families derived in Step 3 had to be broken down by size and age of the head of households. This was done by multiplying the total number by the ratio of total renter households with heads less than 65 years of age earning less than \$10,000 and paying more than 25% of their income and total renter households earning less than \$10,000 and paying more than 25% of their income. This ratio was equal to  $\frac{175}{224}$  or 0.78. In other words, of the total income eligible families who pay 25% or more of their income towards housing, 78% of them are with heads of households who are below 65 years in age. Therefore, the balance of 22% represents the heads of households with 65 or more years of age.

Step 5 - The total number of income eligible families (who pay 25% or more of their income towards housing) were distributed in accordance with the number of persons in their households. The ratio of the number of one person households with heads less than 65 to total renter households with heads less than 65 earning less than \$10,000 was computed. This ratio was  $\frac{25}{175}$  or .1428. A similar ratio for one person households with heads more than 65 years of age was computed. This was  $\frac{37}{49}$  or 0.7550.

Step 6 - The households with more than one person were distributed in the ratio as seen in the figures developed in Step 2.

The Town of Hooksett was chosen to demonstrate the application of this step by step method described above.



The number of low income eligible families who pay more than 25% of their income towards housing was derived as follows:

<u>No. Of Persons In The HHLDS</u>	<u>No. Of HHLDS</u>
1	155
2	142
3	108
4	69
5	51
6+	59
TOTAL	584

We do not know at this point how many of the low income families are elderly (i.e. the age of the head of household 65 years or more) and how many of them are non-elderly (i.e. less than 65 years). As described in Step 2, the above number of low income households was distributed as follows:

INCOME ELIGIBLE,  
UNASSISTED FAMILIES BY AGE GROUP

<u>No. of Persons</u>	<u>-65</u>	<u>65+</u>	<u>TOTAL</u>
1	79	76	155
2	75	67	142
3	97	11	108
4	67	2	69
5	50	1	51
6+	58	1	59
TOTAL	426	158	584

However, all of the low income households do not require housing assistance. There are many families whose income falls below the limit of Section 8 Housing. If their mortgages are paid up for the houses that were built several years ago, naturally such families are not likely to spend more than 25% of their



income for housing. In addition to complying with the income requirements, if a household spends more than 25% of its income for housing, it is considered to be in need of housing assistance. The following Table substantiates the above assertion:

INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF THEIR INCOME  
FOR HOUSING BY AGE GROUP

No. Of Persons In The HHLD.	Age Of HHLD. -65	AGE OF HHLD. 65+	TOTAL
1	29 <sup>c</sup>	44 <sup>d</sup>	73
2	(38)	(11)	49
3 (176) <sup>e</sup>	(49)	( 3)	52
4 g	(34)	- (14) <sup>f</sup>	34
5	(25)	- h	25
6+	(30)	-	30
TOTAL	205 <sup>b</sup>	58 <sup>b</sup>	263 <sup>a</sup>

a - Derived in accordance with Step 3 as mentioned above.

b - Derived in accordance with Step 4 as mentioned above.

c - Derived in accordance with Step 5 as mentioned above.

d - Derived in accordance with Step 5 as mentioned above.

e - 205 minus 29 = 176

f - 58 minus 44 = 14

g - The figures in parentheses were calculated by applying the following ratios derived from "Income Eligible, Unassisted Families by Age Group" Table to the figure 176:

2 persons -  $75/347 = .2161$

3 persons -  $97/347 = .2795$

4 persons -  $67/347 = .1931$

5 persons -  $50/347 = .1411$

6+ persons -  $58/347 = .1671$



h - The figures in parentheses were calculated by applying the following ratios derived from the aforementioned table and applying to the figure 14:

2 persons -  $67/82 = .8171$

3 persons -  $11/82 = .1341$

4 persons -  $2/82 = .0244$

NO. OF PERSONS WITH LOW INCOME IN HOUSEHOLD		NO. OF HEADS OF HOUSEHOLDS WITH LOW INCOME IN HOUSEHOLD		NO. OF PERSONS WITH LOW INCOME IN HOUSEHOLD	
1	2	3	4	5	6
1	18	18	18	18	18
2	30	30	30	30	30
3	4	4	4	4	4
4	5	5	5	5	5
5	1	1	1	1	1
6	1	1	1	1	1
TOTAL	51	51	51	51	51

INCOME ELIGIBLE UNASSISTED FAMILIES  
RECEIVING MORE THAN \$500  
ANNUAL INCOME FOR HOUSING

NO. OF PERSONS WITH LOW INCOME IN HOUSEHOLD		AGE OF HEAD OF HOUSEHOLD		AGE OF HEAD OF HOUSEHOLD	
1	2	3	4	5	6
1	18	18	18	18	18
2	30	30	30	30	30
3	4	4	4	4	4
4	5	5	5	5	5
5	1	1	1	1	1
6	1	1	1	1	1
TOTAL	51	51	51	51	51



TABLE III-1

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
AUBURN  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	36	18	18
2	53	28	25
3	36	32	4
4	52	50	2
5	25	24	1
6+	34	33	1
TOTAL	236	185	51

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	12	18	30
2	12	5	17
3	13	1	14
4	21	-	21
5	10	-	10
6+	14	-	14
TOTAL	82	24	106



TABLE III-2

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
BEDFORD  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	83	42	41
2	77	41	36
3	71	64	7
4	53	52	1
5	46	45	1
6+	39	38	1
TOTAL	369	282	87

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	18	28	46
2	19	7	26
3	30	2	32
4	24	-	24
5	21	-	21
6+	17	-	17
TOTAL	129	37	166



TABLE III-3

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
CANDIA  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	37	19	18
2	57	30	27
3	41	37	4
4	20	20	-
5	16	16	-
6+	36	36	-
TOTAL	207	158	49

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	11	16	27
2	13	4	17
3	16	1	17
4	9	-	9
5	7	-	7
6+	16	-	16
TOTAL	72	21	93



TABLE III-4

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
CHESTER  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	59	30	29
2	51	27	24
3	36	32	4
4	26	25	1
5	28	27	1
6+	23	23	-
TOTAL	223	164	59

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	11	17	28
2	14	4	18
3	16	1	17
4	13	-	13
5	14	-	14
6+	10	-	10
TOTAL	78	22	100



TABLE III-5

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
DEERFIELD  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	28	14	14
2	33	18	15
3	18	16	2
4	9	9	-
5	10	10	-
6+	48	47	1
TOTAL	146	114	32

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	7	11	18
2	8	3	11
3	7	1	8
4	4	-	4
5	4	-	4
6+	21	-	21
TOTAL	51	15	66



TABLE III-6

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
DERRY  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	390	199	191
2	296	157	139
3	230	207	23
4	167	163	4
5	115	112	3
6+	135	133	2
TOTAL	1333	971	362

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	67	100	167
2	81	26	107
3	107	4	111
4	85	2	87
5	58	-	58
6+	69	-	69
TOTAL	467	132	599



TABLE III-7

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
GOFFSTOWN  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	153	78	75
2	185	98	87
3	140	126	14
4	98	96	2
5	81	79	2
6+	71	70	1
TOTAL	728	547	181

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	36	54	90
2	46	15	61
3	59	2	61
4	45	1	46
5	37	-	37
6+	32	-	32
TOTAL	255	72	327



TABLE III-8

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
HOOKSETT  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	155	79	76
2	142	75	67
3	108	97	11
4	69	67	2
5	51	50	1
6+	59	58	1
TOTAL	584	426	158

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	29	44	73
2	38	11	49
3	49	3	52
4	34	-	34
5	25	-	25
6+	30	-	30
TOTAL	205	58	263



TABLE III-9

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
LONDONDERRY  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	107	55	52
2	122	65	57
3	101	91	10
4	54	53	1
5	42	41	1
6+	73	72	1
<b>TOTAL</b>	<b>499</b>	<b>377</b>	<b>122</b>

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	25	37	62
2	30	10	40
3	42	2	44
4	25	-	25
5	19	-	19
6+	34	-	34
<b>TOTAL</b>	<b>175</b>	<b>49</b>	<b>224</b>



TABLE III-10

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
MANCHESTER  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	4445	2038	2407
2	3494	2384	1110
3	1256	1121	135
4	1163	1129	34
5	720	703	17
6 +	965	949	16
TOTAL	12043	8324	3719

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	1058	1892	2950
2	683	644	1327
3	410	88	498
4	338	18	356
5	158	6	164
6 +	182	6	188
TOTAL	2829	2654	5483



TABLE III-11

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
NEW BOSTON  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	31	16	15
2	18	9	9
3	19	17	2
4	28	27	1
5	16	16	-
6+	19	19	-
TOTAL	131	104	27

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	7	9	16
2	4	3	7
3	8	1	9
4	12	-	12
5	7	-	7
6+	8	-	8
TOTAL	46	13	59



TABLE III-12

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
RAYMOND  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	94	48	46
2	131	70	61
3	86	78	8
4	36	35	1
5	29	28	1
6+	75	74	1
TOTAL	451	333	118

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	23	34	57
2	33	9	42
3	37	2	39
4	17	-	17
5	13	-	13
6+	35	-	35
TOTAL	158	45	203



TABLE III-13

**DISTRIBUTION OF  
INCOME ELIGIBLE HOUSEHOLDS IN  
WEARE  
BY SIZE AND AGE**

NO. OF PERSONS IN HHLDS	TOTAL NO. OF LOW-INCOME HHLDS	NO. OF HHLDS WITH HEAD LESS THAN 65 YEARS OF AGE	NO. OF HHLDS WITH HEAD 65 AND OVER
1	69	35	34
2	38	20	18
3	24	21	3
4	25	24	1
5	21	20	1
6+	41	40	1
TOTAL	218	160	58

**INCOME ELIGIBLE, UNASSISTED FAMILIES  
SPENDING MORE THAN 25% OF  
THEIR INCOME FOR HOUSING**

NO. OF PERSONS IN HHLDS	AGE OF HEAD -65	AGE OF HEAD 65+	TOTAL
1	11	16	27
2	11	5	16
3	11	1	12
4	12	-	12
5	10	-	10
6+	21	-	21
TOTAL	76	22	98



FOR JANUARY 1975 THROUGH DECEMBER 31, 1975  
ALBANY  
IN THE TOWN OF ALBANY  
AS AN APPROPRIATION OF THE TOWN OF ALBANY

OTHER WITS

# APPENDIX IV

## ESTIMATE OF HOUSING REQUIREMENTS

to determine the housing needs of the town of Albany, a study was conducted by the Albany Housing Commission. The study was conducted in 1974 and 1975. The results of the study are presented in this report.



TABLE IV-1  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 AUBURN**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth <sup>1</sup>	405
2. Estimated Net Losses <sup>2</sup>	9
3. Growth and Replacement Requirement	414
4. Vacancies Available at Beginning of Period <sup>3</sup>	14
5. Vacancies Required For Reasonable Balance <sup>4</sup>	49
6. Excess or Deficiency of Vacancies	-35
7. Quantitative Demand	449
8. Dwelling Units Under Construction During The First Six Months of 1977 <sup>5</sup>	45
9. Adjusted Net Quantitative Demand	404
10. Annual Housing Requirement	48

See the following page for explanation. Unless otherwise noted, the same procedure was used for other towns.



The following explanation applies to the computation of the estimates of housing requirements as shown in Tables IV-1 through IV-13.

**NOTES:**

1. Since the number of renter occupied units is disproportionately smaller than the number of owner occupied units, and since the Citizens Advisory Groups expressed their skepticism about the construction of renter units in the future, therefore, the total number of housing units resulting from the anticipated growth was not broken down by owner and renter categories.
2. Conversions and demolitions of dwelling units are very uncommon in towns. Based on conversations with town officials, it was assumed that on an average one dwelling unit per year will be lost due to fire.
3. Vacancy figures as reported in R. L. Polk's "Profiles of Change" were used for Auburn, Bedford, Candia, Goffstown, Hooksett, and Manchester. For the remaining towns, 1970 Census figures were used.
4. Since the towns have such a high percentage of owner occupied units, 3% overall vacancy rate was used for a reasonable balance.
5. Dwelling units under construction were obtained from the Building Departments of various towns.



TABLE IV-2  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 BEDFORD**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	916
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	925
4. Vacancies Available at Beginning of Period	39
5. Vacancies Required For Reasonable Balance	125
6. Excess or Deficiency of Vacancies	-86
7. Quantitative Demand	1011
8. Dwelling Units Under Construction During The First Six Months of 1977	199
9. Adjusted Net Quantitative Demand	812
10. Annual Housing Requirement	96



TABLE IV-3  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 CANDIA**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	97
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	106
4. Vacancies Available at Beginning of Period	18
5. Vacancies Required For Reasonable Balance	33
6. Excess or Deficiency of Vacancies	-15
7. Quantitative Demand	121
8. Dwelling Units Under Construction During The First Six Months of 1977	51
9. Adjusted Net Quantitative Demand	70
10. Annual Housing Requirement	9



TABLE IV-4  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 CHESTER**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	163
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	172
4. Vacancies Available at Beginning of Period	11
5. Vacancies Required For Reasonable Balance	27
6. Excess or Deficiency of Vacancies	-16
7. Quantitative Demand	188
8. Dwelling Units Under Construction During The First Six Months of 1977	10
9. Adjusted Net Quantitative Demand	178
10. Annual Housing Requirement	21



TABLE IV-5  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 DEERFIELD**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	131
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	140
4. Vacancies Available at Beginning of Period	10
5. Vacancies Required For Reasonable Balance	26
6. Excess or Deficiency of Vacancies	-16
7. Quantitative Demand	156
8. Dwelling Units Under Construction During The First Six Months of 1977	20
9. Adjusted Net Quantitative Demand	136
10. Annual Housing Requirement	16



TABLE IV-6  
ESTIMATE OF HOUSING REQUIREMENTS  
IN THE TOWN OF  
DERRY  
(FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL	OWNER	RENTER
1. Anticipated Household Growth <sup>1</sup>	968	588 <sup>2</sup>	380 <sup>2</sup>
2. Estimated Net Losses <sup>3</sup>	27	9	18
3. Growth and Replacement Requirement	995	597	398
4. Vacancies Available at Beginning of Period <sup>4</sup>	158	44	114
5. Vacancies Required For Reasonable Balance <sup>5</sup>	319	161	158
6. Excess or Deficiency of Vacancies	-161	-117	-44
7. Quantitative Demand	1156	714	442
8. Dwelling Units Under Construction During The First Six Months of 1977 <sup>6</sup>	178	174	4
9. Adjusted Net Quantitative Demand	978	540	438
10. Annual Housing Requirement	113	63	52

See the following page for explanation.



**NOTES:**

1. 1985 population 21847, Household Increase, 1977-1985: 968.
2. Based on 1976 distribution of renter and owner households.
3. Based on the average of losses and conversions from January 1970 - December 1976 it was assumed that 3 houses per year will be lost due to fire etc. and 2/3 of the losses will be renter units.
4. Based on 1970 Census of Housing. Data on "other vacant" units were assumed to have been occupied.
5. In accordance with the FHA recommendations, 1.5% for the owner occupied and 6% for the renter units were used.
6. Data obtained from the Building Department.



TABLE IV-7  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 GOFFSTOWN**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	965
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	974
4. Vacancies Available at Beginning of Period	69
5. Vacancies Required For Reasonable Balance	148
6. Excess or Deficiency of Vacancies	-79
7. Quantitative Demand	1053
8. Dwelling Units Under Construction During The First Six Months of 1977	52
9. Adjusted Net Quantitative Demand	1001
10. Annual Housing Requirement	111



TABLE IV-8  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 HOOKSETT**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	481
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	490
4. Vacancies Available at Beginning of Period	58
5. Vacancies Required For Reasonable Balance	111
6. Excess or Deficiency of Vacancies	-53
7. Quantitative Demand	543
8. Dwelling Units Under Construction During The First Six Months of 1977	33
9. Adjusted Net Quantitative Demand	510
10. Annual Housing Requirement	60



TABLE IV-9  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 LONDONDERRY**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	1790
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	1799
4. Vacancies Available at Beginning of Period	30
5. Vacancies Required For Reasonable Balance	208
6. Excess or Deficiency of Vacancies	-178
7. Quantitative Demand	1977
8. Dwelling Units Under Construction During The First Six Months of 1977	242
9. Adjusted Net Quantitative Demand	1735
10. Annual Housing Requirement	204



TABLE IV-10  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 NEW BOSTON**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	74
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	83
4. Vacancies Available at Beginning of Period	8
5. Vacancies Required For Reasonable Balance	22
6. Excess or Deficiency of Vacancies	-14
7. Quantitative Demand	97
8. Dwelling Units Under Construction During The First Six Months of 1977	19
9. Adjusted Net Quantitative Demand	78
10. Annual Housing Requirement	9



TABLE IV-11  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE CITY OF  
 MANCHESTER**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL	OWNER	RENTER
1. Anticipated Household Growth <sup>1</sup>	1944	932 <sup>2</sup>	1012 <sup>2</sup>
2. Estimated Net Losses <sup>3</sup>	634	40	594
3. Growth and Replacement Requirement	2578	972	1606
4. Vacancies Available at Beginning of Period <sup>4</sup>	981	171	810
5. Vacancies Required For Reasonable Balance <sup>5</sup>	1403	334	1069
6. Excess or Deficiency of Vacancies	-422	-163	-259
7. Quantitative Demand	3000	1135	1865
8. Dwelling Units Under Construction During The First Six Months of 1977 <sup>6</sup>	149	126	23
9. Adjusted Net Quantitative Demand	2851	1009	1842
10. Annual Housing Requirement	317	112	205

See the following page for explanation.



**NOTES:**

1. 1985 population: 107608; Household Increase, 1977-1985:1944
2. Based on 1976 distribution of renter and owner households.
3. Based on average of losses from January 1970 - December 1976 and adjusted with the probable losses of structures due to the implementation of Notre Dame Bridge, Queen City Avenue western approach and the Kalivas-Union Rehabilitation projects.
4. Figures derived from the Housing Assistance Plan, City of Manchester 1977-1979 Section 16, Page C-15.
5. For a City with a growth rate such as Manchester's, the FHA recommends a vacancy rate in the range of 1%-1.5% of owner occupied housing units and 4%-6% for renter housing. In both cases, the high end of the range has been used.
6. Data obtained from the Building Department.



TABLE IV-12  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 RAYMOND**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	291
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	300
4. Vacancies Available at Beginning of Period	35
5. Vacancies Required For Reasonable Balance	75
6. Excess or Deficiency of Vacancies	-40
7. Quantitative Demand	340
8. Dwelling Units Under Construction During The First Six Months of 1977	74
9. Adjusted Net Quantitative Demand	266
10. Annual Housing Requirement	32



TABLE IV-13  
**ESTIMATE OF HOUSING REQUIREMENTS  
 IN THE TOWN OF  
 WEARE**  
 (FOR JANUARY 1, 1977 THROUGH DECEMBER 31, 1985)

	TOTAL UNITS
1. Anticipated Household Growth	102
2. Estimated Net Losses	9
3. Growth and Replacement Requirement	111
4. Vacancies Available at Beginning of Period	5
5. Vacancies Required For Reasonable Balance	32
6. Excess or Deficiency of Vacancies	-27
7. Quantitative Demand	138
8. Dwelling Units Under Construction During The First Six Months of 1977	42
9. Adjusted Net Quantitative Demand	96
10. Annual Housing Requirement	12







TABLE V-1  
ESTIMATED INCREASE IN HOUSEHOLDS  
IN THE TOWN OF  
ALBURN  
1971-1985  
(BY FAMILY TYPES AND INCOME)

## APPENDIX V

### ESTIMATED INCREASE IN HOUSEHOLDS BY FAMILY TYPES AND INCOME

INCOME \$	TOTAL	HW NE	HW EID	HW NE	HW EID	O NE	O EID	TOTAL
0-2999	17	1	2	1	2	1	2	16
3000-4999	21	1	2	1	2	1	2	20
5000-6999	22	1	2	1	2	1	2	21
7000-999	21	1	2	1	2	1	2	20
10,000-14,999	604	123	123	123	123	123	123	189
15,000 +	629	123	123	123	123	123	123	189
TOTAL	716	24	316	24	316	24	316	716

HW - Husband & Wife  
NE - Non-Elderly  
EID - Elderly  
O - Other

HW - Husband & Wife  
NE - Non-Elderly  
EID - Elderly  
O - Other

Income shown in 1985 dollars



TABLE V-1  
ESTIMATED INCREASE IN HOUSEHOLDS  
IN THE TOWN OF  
AUBURN  
1977-1985  
(BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	3	6	3	4	16
3000-4999	1	1	3	-	5
5000-6999	13	1	6	1	21
7000-9999	21	1	4	-	26
10,000-14,999	155	4	20	1	180
15,000 +	123	9	23	1	156
TOTAL	316	22	59	7	404

HW - Husband & Wife  
NE - Non-Elderly  
ELD- Elderly  
O - Other

<sup>1</sup>Income shown in 1969 dollars.



TABLE V-2  
**ESTIMATED INCREASE IN HOUSEHOLDS  
 IN THE TOWN OF  
 BEDFORD  
 1977-1985**  
 (BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	2	4	3	8	17
3000-4999	2	3	5	2	12
5000-6999	12	6	6	2	26
7000-9999	35	3	3	1	42
10,000-14,999	350	18	33	8	409
15,000 +	350	22	32	6	410
TOTAL	751	56	82	27	916

HW - Husband & Wife  
 NE - Non-Elderly  
 ELD- Elderly  
 O - Other

<sup>1</sup> Income shown in 1969 dollars.



TABLE V-3  
ESTIMATED INCREASE IN HOUSEHOLDS  
IN THE TOWN OF  
CANDIA  
1977-1985  
(BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	-	-	1	2	3
3000-4999	1	2	-	-	3
5000-6999	2	1	1	-	4
7000-9999	7	1	-	-	8
10,000-14,999	31	5	2	1	39
15,000 +	33	2	4	1	40
TOTAL	74	11	8	4	97

HW - Husband & Wife  
NE - Non-Elderly  
ELD- Elderly  
O - Other

<sup>1</sup>Income shown in 1969 dollars.



TABLE V-4  
ESTIMATED INCREASE IN HOUSEHOLDS  
IN THE TOWN OF  
CHESTER  
1977-1985  
(BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	3	1	1	2	7
3000-4999	1	2	2	1	6
5000-6999	4	1	2	1	8
7000-9999	7	1	-	1	9
10,000-14,999	60	7	-	1	68
15,000 +	55	9	-	1	65
TOTAL	130	21	5	7	163

HW - Husband & Wife  
NE - Non-Elderly  
ELD- Elderly  
O - Other

<sup>1</sup> Income shown in 1969 dollars.



TABLE V-5  
**ESTIMATED INCREASE IN HOUSEHOLDS  
 IN THE TOWN OF  
 DEERFIELD  
 1977-1985**  
 (BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	3	1	-	2	6
3000-4999	1	2	1	1	5
5000-6999	3	1	1	1	6
7000-9999	6	1	-	-	7
10,000-14,999	49	5	-	1	55
15,000 +	43	8	-	1	52
TOTAL	105	18	2	6	131

HW - Husband & Wife  
 NE - Non-Elderly  
 ELD- Elderly  
 O - Other

<sup>1</sup>Income shown in 1969 dollars.



TABLE V-6  
**ESTIMATED INCREASE IN HOUSEHOLDS  
 IN THE TOWN OF  
 DERRY  
 1977-1985**  
 (BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	5	7	14	13	39
3000-4999	10	7	11	2	30
5000-6999	15	3	8	2	28
7000-9999	48	-	6	2	56
10,000-14,999	384	10	25	6	425
15,000 +	326	21	39	4	390
TOTAL	788	48	103	29	968

HW - Husband & Wife  
 NE - Non-Elderly  
 ELD- Elderly  
 O - Other

<sup>1</sup> Income shown in 1969 dollars.



TABLE V-7  
**ESTIMATED INCREASE IN HOUSEHOLDS  
 IN THE TOWN OF  
 GOFFSTOWN  
 1977-1985**  
 (BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	6	8	7	11	32
3000-4999	7	3	5	2	17
5000-6999	12	5	11	3	31
7000-9999	49	5	8	3	65
10,000-14,999	381	14	28	8	431
15,000 +	337	8	39	5	389
TOTAL	792	43	98	32	965

HW - Husband & Wife  
 NE - Non-Elderly  
 ELD- Elderly  
 O - Other

<sup>1</sup>Income shown in 1969 dollars.



TABLE V-8  
ESTIMATED INCREASE IN HOUSEHOLDS  
IN THE TOWN OF  
HOOKSETT  
1977-1985  
(BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	4	3	7	10	24
3000-4999	2	4	2	1	9
5000-6999	6	2	5	1	14
7000-9999	26	2	2	-	30
10,000-14,999	192	4	15	4	215
15,000 +	147	3	35	4	189
TOTAL	377	18	66	20	481

HW - Husband & Wife  
NE - Non-Elderly  
ELD- Elderly  
O - Other

<sup>1</sup>Income shown in 1969 dollars.



TABLE V-9  
ESTIMATED INCREASE IN HOUSEHOLDS  
IN THE TOWN OF  
LONDONDERRY  
1977-1985  
(BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	15	4	17	12	48
3000-4999	18	5	13	2	38
5000-6999	37	13	20	3	73
7000-9999	94	11	16	3	124
10,000-14,999	722	42	18	4	786
15,000 +	692	14	15	-	721
TOTAL	1578	89	99	24	1790

HW - Husband & Wife  
NE - Non-Elderly  
ELD- Elderly  
O - Other

<sup>1</sup>  
Income shown in 1969 dollars.



TABLE V-10  
ESTIMATED INCREASE IN HOUSEHOLDS  
IN THE CITY OF  
MANCHESTER  
1977-1985  
(BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	11	22	42	80	155
3000-4999	22	17	41	17	97
5000-6999	41	11	33	11	96
7000-9999	124	9	18	7	158
10,000-14,999	655	25	64	18	762
15,000 +	557	28	80	11	676
TOTAL	1410	112	278	144	1944

HW - Husband & Wife  
NE - Non-Elderly  
ELD- Elderly  
O - Other

<sup>1</sup>Income shown in 1969 dollars.



TABLE V-11  
**ESTIMATED INCREASE IN HOUSEHOLDS  
 IN THE TOWN OF  
 NEW BOSTON  
 1977-1985**  
 (BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	-	-	1	1	2
3000-4999	1	1	-	-	2
5000-6999	2	-	1	1	4
7000-9999	3	-	1	-	4
10,000-14,999	30	-	1	1	32
15,000 +	17	10	3	-	30
TOTAL	53	11	7	3	74

HW - Husband & Wife  
 NE - Non-Elderly  
 ELD- Elderly  
 O - Other

<sup>1</sup>Income shown in 1969 dollars.



TABLE V-12  
**ESTIMATED INCREASE IN HOUSEHOLDS  
 IN THE TOWN OF  
 RAYMOND  
 1977-1985**  
 (BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	2	5	4	2	13
3000-4999	6	4	4	1	15
5000-6999	6	1	4	-	11
7000-9999	17	1	3	1	22
10,000-14,999	102	6	11	2	121
15,000 +	82	-	26	1	109
TOTAL	215	17	52	7	291

HW - Husband & Wife  
 NE - Non-Elderly  
 ELD- Elderly  
 O - Other

<sup>1</sup>Income shown in 1969 dollars.



TABLE V-13  
**ESTIMATED INCREASE IN HOUSEHOLDS  
 IN THE TOWN OF  
 WEARE  
 1977-1985**  
 (BY FAMILY TYPES AND INCOME)

INCOME <sup>1</sup> \$	HW NE	HW ELD	O NE	O ELD	TOTAL
0-2999	-	-	2	3	5
3000-4999	-	-	1	1	2
5000-6999	3	1	1	-	5
7000-9999	6	-	1	-	7
10,000-14,999	35	3	4	2	44
15,000 +	32	-	6	1	39
TOTAL	76	4	15	7	102

HW - Husband & Wife  
 NE - Non-Elderly  
 ELD- Elderly  
 O - Other

<sup>1</sup>Income shown in 1969 dollars.



## APPENDIX VI

### 1976 HOUSEHOLD ESTIMATE



In order to estimate the number of future additional households in a given community, it is essential to know the number of current households. The knowledge of the current number of households provides the planner and the policymaker a numeric sense of what is out there and how many additional units are needed to meet the projected growth.

There is no single source where this data can be obtained. Therefore, it was decided that the 1970 U. S. Census information, supplemented by the building permit data and the knowledge of local officials, would be adequate for estimating the number of households.

The following method was used to determine the number of households in 1976, the base year used for projecting 1985 needs:

1. The building permit data from 1970-1976 was collected.
2. In the communities where the number of building permits issued during 1970-1975 was small, it was assumed that all of the permits were utilized and the houses were built and occupied.
3. In towns where a large number of building permits were issued between 1970-1975, it was assumed that 95% of the permits were used and the houses were built; the exception to this was Manchester, where the number of building permits issued and the number of actual dwelling units built were readily traceable.
4. Of the total building permits issued in 1976, only  $\frac{3}{4}$  were considered built in that year. This was assumed since it takes about 3 months to build a single family home. At the time of this computation, there was no access to data on building per-



mits issued on a monthly basis. Therefore, in order to derive the number of permits issued during the last three months in 1976, 1/4 of the permits were subtracted from the total number.

5. Where no other reliable data was available, 1970 U. S. Census data on vacancy was used for the community. In view of the decreasing number of vacant units in surrounding towns, it was reasonable to expect that housing units under "other vacant" category (in 1970 U. S. Census) have since been occupied by new households.
6. The number of vacant units for "occasional use" was reported constant unless the local officials (including realtors) reported to the contrary.
7. Where available, vacancy figures were obtained from R. L. Polk & Company Profiles of Change, 1974-1975 Report V6900.
8. Figures obtained from steps 1-7 were then added to 1970 occupied dwelling units to derive 1976 occupied DU's or number of households.

On a town by town basis the following number of households was derived:



**TABLE VI-1**  
**1976 HOUSEHOLD ESTIMATE**

COMMUNITIES	No. of Occupied DU's 1970 Census	No. of Houses Built and Occupied 1970-1976	Units Occupied Since 1970 Census was taken	Total No. Of HHLDs (In 1976)
Auburn	600	177	33	810
Bedford	1614	550	39	2203
Candia	529	200	10	739
Chester	412	93	-	505
Deerfield	361	132	14	507
Derry	3551	2054	33	5638
Goffstown	2252	450	45	2747
Hooksett	1606	619	58	2283
Londonderry	1523	1840	40	3403
Manchester	29098	3515	-	32613
New Boston	366	106	4	476
Raymond	888	682	25	1595
Weare	508	184	-	692
<b>TOTAL</b>	<b>43308</b>	<b>10602</b>	<b>301</b>	<b>54211</b>



## APPENDIX VII

### GLOSSARY



## GLOSSARY

BOCA	Building Officials and Code Administrators International
CAC	Citizen Advisory Committee
CD	Community Development
COGs	Councils of Government
E	Elderly
FHA	Federal Housing Administration
FY	Fiscal Year (July 1 through June 30)
HAP	Housing Assistance Plan
HHLD	Household
HSC	Human Services Council
HUD	U. S. Department of Housing and Urban Development
MPO	Metropolitan Planning Organization
NE	Non-elderly
NHHC	New Hampshire Housing Commission
NHHFA	New Hampshire Housing Finance Agency
OCP	New Hampshire Office of Comprehensive Planning
PRD	Planned Residential Development
PUD	Planned Unit Development
RSA	New Hampshire Revised Statutes Annotated
SMSA	Standard Metropolitan Statistical Area
SNHPC	Southern New Hampshire Planning Commission
TIP	Transportation Improvement Program



DERRY PUBLIC LIBRARY



a34504000366659a

**For Reference**

**Not to be taken**

**from this library**

DERRY COLL 363.5 hop  
A housing plan for the Southern  
New Hampshire subregion.



